
State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Filing at a Glance

Company:	Lincoln Benefit Life Company
Product Name:	Senior Linc Premier
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Form/Rate
Date Submitted:	11/17/2015
SERFF Tr Num:	LFCR-130330207
SERFF Status:	Closed-Approved
State Tr Num:	LFCR-130330207
State Status:	Approved
Co Tr Num:	VA LB-7000 (PRE) 2014 RATE INCREASE
Implementation	On Approval
Date Requested:	
Author(s):	Scarlett Nazari, Anoush Chngidakyan, Darlene Smith
Reviewer(s):	Janet Houser (primary)
Disposition Date:	05/11/2017
Disposition Status:	Approved
Implementation Date:	

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Senior Linc Premier
Project Name/Number: /

Filing Company: Lincoln Benefit Life Company

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 11/26/2014
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 05/11/2017
State Status Changed: 05/11/2017
Deemer Date: Created By: Darlene Smith
Submitted By: Darlene Smith Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
November 16, 2015

Jacqueline K. Cunningham, Commissioner
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

Re:Lincoln Benefit Life Company
NAIC No: 65595
Policy Forms: LB-7000-P-VA(Q) & LB-7000-P-VA(NQ), Guaranteed Renewable
Long Term Care Policy

Dear Commissioner Cunningham:

This rate filing is submitted on behalf of Lincoln Benefit Life Company for your review.

Forms LB-7000-P-VA(Q) & LB-7000-P-VA(NQ) are existing individual policy forms providing benefits for confinement in a qualified Nursing Facility, Assisted Living Facility, or for Home Health Care. These forms were approved in 2003 and issued between 2003 and 2006. It is no longer being marketed in any state.

The company is requesting the approval of a 35% rate increase on the base rates for policies issued before 10/01/2003. The details of the rate increases are in the actuarial memorandum. No prior rate increase was requested for these forms.

The company will provide several options to the policyholders to reduce the impact of the rate increase:

- Reduce the daily benefits, subject to a minimum of \$20
- Change benefit options to lower the premium
- Offer a paid up option which provides a benefit pool equal to the premiums paid

The following items are included in this submission:

- This cover letter

State: Virginia **Filing Company:** Lincoln Benefit Life Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Senior Linc Premier
Project Name/Number: /

- A letter from Lincoln Benefit Life Company authorizing us to submit this filing on their behalf
- An actuarial memorandum and rate schedules
- Policyholder Notice of Rate Increase Letter & Coverage Change Request Form
- Plus any other state required forms

The contact person for this filing is:

Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary
21600 Oxnard Street, Suite 1500
Woodland Hills, CA 91367
800-366-5463 ext. 2232
Xiaoyan.Song@LifeCareAssurance.com

Thank you for your assistance in reviewing this filing.

Sincerely,

Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary

Company and Contact

Filing Contact Information

Julie Storry, Senior Compliance Analyst	julie.storry@lifecareassurance.com
P.O. Box 4243	818-867-2288 [Phone]
Woodland Hills, CA 91365-4243	818-867-2508 [FAX]

Filing Company Information

(This filing was made by a third party - LCA01)

Lincoln Benefit Life Company	CoCode: 65595	State of Domicile: Nebraska
Long Term Care Administrative Office	Group Code: 4815	Company Type:
P.O. Box 4243	Group Name:	State ID Number:
Woodland Hills, CA 91365-4243	FEIN Number: 47-0221457	
(818) 867-2450 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No

SERFF Tracking #: LFCR-130330207

State Tracking #: LFCR-130330207

Company Tracking #: VA LB-7000 (PRE) 2014 RATE
INCREASE

State: Virginia

Filing Company: Lincoln Benefit Life Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Senior Linc Premier

Project Name/Number: /

Fee Explanation:

State: Virginia Filing Company: Lincoln Benefit Life Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Senior Linc Premier
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Janet Houser	05/11/2017	05/11/2017

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	11/09/2016	11/09/2016
Info has been requested from company	Janet Houser	11/08/2016	11/08/2016
Info has been requested from company	Janet Houser	10/31/2016	10/31/2016
Info has been requested from company	Janet Houser	05/16/2016	05/16/2016
Info has been requested from company	Janet Houser	11/19/2015	11/19/2015
Disapproved	Elsie Andy	11/19/2015	11/19/2015

Response Letters

Responded By	Created On	Date Submitted
Darlene Smith	11/09/2016	11/09/2016
Darlene Smith	11/08/2016	11/08/2016
Anoush Chngidakyan	11/02/2016	11/02/2016
Darlene Smith	10/27/2016	10/27/2016
Darlene Smith	04/28/2016	04/28/2016
Darlene Smith	11/19/2015	11/19/2015

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RRS	Reviewer Note	Janet Houser	05/11/2017	
act review	Reviewer Note	Janet Houser	05/02/2016	

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Disposition

Disposition Date: 05/11/2017

Implementation Date:

Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Lincoln Benefit Life Company	80.000%	35.000%	\$529	1	\$1,511	35.000%	35.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	L&H Readability - Health	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Customer Notice and Election Form (VA)	Received & Acknowledged	Yes
Supporting Document	Endorsements SOV	Received & Acknowledged	Yes
Supporting Document	TPA Authorization Letter	Received & Acknowledged	Yes
Supporting Document	Endorsements	Received & Acknowledged	Yes
Supporting Document	LB-7000 VA Pre-RS Objection Response Attachments 11 19 15	Received & Acknowledged	Yes
Supporting Document	VA Pre-RS Response Letter 11 19 15	Received & Acknowledged	Yes
Supporting Document	VA Pre-RS Response Letter 05 16 16	Received & Acknowledged	Yes
Supporting Document	Response Letter 10-31-2016	Received & Acknowledged	Yes
Supporting Document	VA Pre-RS Response Letter 11 08 16	Received & Acknowledged	Yes
Supporting Document	VA Pre-RS Response Letter 11 09 16	Received & Acknowledged	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Form (revised)	ENDORSEMENT-Moved to Supporting Documentation	Withdrawn	Yes
Form (revised)	ENDORSEMENT-Moved to Supporting Documentation	Withdrawn	Yes
Form	ENDORSEMENT	Withdrawn	Yes

SERFF Tracking #:	LFCR-130330207	State Tracking #:	LFCR-130330207	Company Tracking #:	VA LB-7000 (PRE) 2014 RATE INCREASE
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State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	ENDORSEMENT	Withdrawn	Yes
Rate (revised)	LBL 7000 VA Pre-RS Proposed Rates	Approved	Yes
Rate	LBL 7000 VA Pre-RS Proposed Rates	Withdrawn	Yes

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/09/2016
Submitted Date	11/09/2016
Respond By Date	

Dear Julie Storry,

Introduction:

Thank you for your prompt response to our objection letter. Once the policyholder letters and endorsement forms are approved under SERFF Tracking # LFCR-130038440, we should be able to move forward on this filing. There is one other pending item. Through an oversight on my part, the narrative to the Rate Renew Summary needs to be revised slightly.

The Summary will be available on our website for consumers to access. Its purpose is to explain in consumer friendly language what are the causes for a rate increase request. The narrative as written explains that experience as been unfavorable but it is uncertain a policyholder or consumer would understand why maintaining a reasonable lifetime loss ratio translates to a rate increase. To resolve our concern, the Company should include wording similar to the following contained in the policyholder letter which addresses this:

"The premiums originally charged for your policy were based on a number of assumptions, such as how long policyholders keep their policy in force and how frequently claims are filed. Because individuals are living longer and fewer people are terminating their coverage, more benefits will be paid than originally projected for policies like yours. As a result, premiums must be adjusted to provide sufficient funds to pay current and future claims."

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Senior Linc Premier
Project Name/Number: /

Filing Company: Lincoln Benefit Life Company

Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 11/08/2016
Submitted Date 11/08/2016
Respond By Date

Dear Julie Storry,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions

Objection 1

- LBL 7000 VA Pre-RS Proposed Rates, [LB-7000-P-VA(Q), LB-7000-P-VA(NQ), LB-7000-R1-VA, LB-7000-R2-VA, LB-7000-R3-VA, LB-7000-R4, LB-7000-R5, LB-7000-R6, LB-7000-R7, LB-7000-R8-VA(Q), LB-7000-R8(NQ), LB-7000-R9-VA(Q), LB-7000-R9(NQ)] (Rate)

Comments: According to the Actuarial Memorandum and policyholder letter, the Company has stated an 80% rate increase would be needed in order to certify the filing. Please amend the Rate/Rule Schedule to reflect 80% as the Overall Percentage Change.

Objection 2

- Endorsements (Supporting Document)

Comments: Please confirm the policyholder letters and endorsement forms attached to SERFF filing # LFCR-130038440 will be used for this filing.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/31/2016
Submitted Date	10/31/2016
Respond By Date	

Dear Julie Storry,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Please explain the difference between the Paid Claims column and the Incurred Claims column in the projection exhibit. Typically, we would expect to see that incurred claims equals paid claims plus claim reserves at the projection date for past claim years. For future years, we would expect that paid and incurred are equal, but in your projection many of the incurred claim amounts are less than the paid claims. Do the incurred claims include the release of active life reserves? If so, please provide a set of projections which do not include active life reserves.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Janet Houser

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/16/2016
Submitted Date	05/16/2016
Respond By Date	

Dear Julie Storry,

Introduction:

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1. Please provide the active life reserve balance as of 12/31/2014 for the nationwide pre-rate stability policies.
2. The Bureau has noted that some companies have included significant margins for conservatism in their claim reserves, especially for recent claim years. Please comment on whether the Company's claim reserves are calculated on a best-estimate basis or include conservatism. If conservatism is included, please provide a projection using best-estimate assumptions for claim reserves.
3. It is unclear why the company is pursuing such an increase that impacts a single policyholder at this time. Please explain.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Senior Linc Premier
Project Name/Number: /

Filing Company: Lincoln Benefit Life Company

Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 11/19/2015
Submitted Date 11/19/2015
Respond By Date

Dear Julie Storry,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

A preliminary review of the submitted filing indicates the following concerns and questions. We'll continue our review of the submitted filing upon receipt of the following information:

The Virginia State Corporation Commission earlier this year adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commission's website at <http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748>.

Based on the revised 14VAC5-200-150 B, benefits will be deemed reasonable for pre-stability policies only provided the expected loss ratio is greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus 80% applied to any premium rate increase for individual policy forms.

All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing shall use the maximum valuation interest rate for contract reserves as specified in Section 38.2-1371 of the Code of Virginia.

Please amend the exhibits accordingly.

In addition, please provide the following:

Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms' introduction.

Sufficient detail or documentation provided so that any projections can be recreated.

Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.

Provide a copy of the original loss ratio demonstration that was filed when the policy form was first approved.

Provide a projection of anticipated future experience using the actual inforce policies on the projection date, but using the original premium scale and the original pricing assumptions for lapse, mortality and morbidity to project both future premiums and claims.

Provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale with no increases.

Under the Rate Action Information in SERFF, the Percent Rate Change Request should be changed from 0% to 35%.

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/19/2015
Submitted Date	11/19/2015
Respond By Date	

Dear Julie Storry,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- ENDORSEMENT, LB-E-BR-VA (Form)
- ENDORSEMENT, LB-E-NF-VA (Form)

Comments: We acknowledge receipt of forms LB-E-BR-VA and LB-E-NF-VA; however, the forms are duplicates of ones previously submitted under SERFF Tracking Number LFCR-130330207. 14 VAC 5-100-40 1 provides that each form submitted must have a number which may consist of digits, letters or a combination of both. The number must distinguish the form from all other forms used by the insurer. We may not consider the same form number under more than one filing. As such, the forms should be withdrawn from this filing and attached as supporting documentation.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the requested information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Elsie Andy

Senior Insurance Market Examiner

Sincerely,

Elsie Andy

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/09/2016
Submitted Date	11/09/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

See revised document and response letter, thank you.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Health Ins Rate Rqst Combined.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>Health Ins Rate Rqst Combined.pdf</i>

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Health Ins Rate Rqst Combined.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>Health Ins Rate Rqst Combined.pdf</i>
Satisfied - Item:	VA Pre-RS Response Letter 11 09 16
Comments:	
Attachment(s):	VA Pre-RS Response Letter 11 09 16.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Darlene Smith

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/08/2016
Submitted Date	11/08/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

See attached response letter. The Rate/Rule Schedule has been amended through a post-submission update.

Related Objection 1

Applies To:

- LBL 7000 VA Pre-RS Proposed Rates, [LB-7000-P-VA(Q), LB-7000-P-VA(NQ), LB-7000-R1-VA, LB-7000-R2-VA, LB-7000-R3-VA, LB-7000-R4, LB-7000-R5, LB-7000-R6, LB-7000-R7, LB-7000-R8-VA(Q), LB-7000-R8(NQ), LB-7000-R9-VA(Q), LB-7000-R9(NQ)] (Rate)

Comments: According to the Actuarial Memorandum and policyholder letter, the Company has stated an 80% rate increase would be needed in order to certify the filing. Please amend the Rate/Rule Schedule to reflect 80% as the Overall Percentage Change.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Pre-RS Response Letter 11 08 16
Comments:	
Attachment(s):	VA Pre-RS Response Letter 11 08 16.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

See attached response letter.

Related Objection 2

Applies To:

SERFF Tracking #: LFCR-130330207 **State Tracking #:** LFCR-130330207 **Company Tracking #:** VA LB-7000 (PRE) 2014 RATE INCREASE

State: Virginia **Filing Company:** Lincoln Benefit Life Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Senior Linc Premier
Project Name/Number: /

- Endorsements (Supporting Document)

Comments: Please confirm the policyholder letters and endorsement forms attached to SERFF filing # LFCR-130038440 will be used for this filing.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Pre-RS Response Letter 11 08 16
Comments:	
Attachment(s):	VA Pre-RS Response Letter 11 08 16.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your assistance.

Sincerely,

Darlene Smith

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/02/2016
Submitted Date	11/02/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see attached response letter in supporting documentation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter 10-31-2016
Comments:	
Attachment(s):	VA Pre-RS Response Letter 10 31 16.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

Anoush Chngidakyan

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/27/2016
Submitted Date	10/27/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

See attached response letter, thank you.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Pre-RS Response Letter 05 16 16
Comments:	
Attachment(s):	VA Pre-RS Response Letter 05 16 16.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Darlene Smith

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/28/2016
Submitted Date	04/28/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

See objection response attachments and response letter. The percent rate change request has been corrected under the rate action information column.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	LB-7000 VA Pre-RS Objection Response Attachments 11 19 15
Comments:	
Attachment(s):	LB-7000 VA Pre-RS Objection Response Attachments 11 19 15.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	LB-7000 VA Pre-RS Objection Response Attachments 11 19 15
Comments:	
Attachment(s):	LB-7000 VA Pre-RS Objection Response Attachments 11 19 15.xlsx

Satisfied - Item:	VA Pre-RS Response Letter 11 19 15
Comments:	
Attachment(s):	VA Pre-RS Response Letter 11 19 15.pdf

No Form Schedule items changed.

State: Virginia Filing Company: Lincoln Benefit Life Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Senior Linc Premier
 Project Name/Number: /

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	LBL 7000 VA Pre-RS Proposed Rates	LB-7000-P-VA(Q), LB-7000-P-VA(NQ), LB-7000-R1-VA, LB-7000-R2-VA, LB-7000-R3-VA, LB-7000-R4, LB-7000-R5, LB-7000-R6, LB-7000-R7, LB-7000-R8-VA(Q), LB-7000-R8(NQ), LB-7000-R9-VA(Q), LB-7000-R9(NQ)	Revised	Previous State Filing Number: Paper Percent Rate Change Request: 35	LBL 7000 VA Pre-RS Proposed Rates.pdf,	04/28/2016 By: Darlene Smith
<i>Previous Version</i>						
1	LBL 7000 VA Pre-RS Proposed Rates	LB-7000-P-VA(Q), LB-7000-P-VA(NQ), LB-7000-R1-VA, LB-7000-R2-VA, LB-7000-R3-VA, LB-7000-R4, LB-7000-R5, LB-7000-R6, LB-7000-R7, LB-7000-R8-VA(Q), LB-7000-R8(NQ), LB-7000-R9-VA(Q), LB-7000-R9(NQ)	Revised	Previous State Filing Number: Paper Percent Rate Change Request:	LBL 7000 VA Pre-RS Proposed Rates.pdf,	11/17/2015 By: Darlene Smith

Conclusion:

Thank you for your assistance with this filing.

Sincerely,

Darlene Smith

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/19/2015
Submitted Date	11/19/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

LB-E-BR-VA and LB-E-NF-VA were submitted under SERFF Tracking Number LFCR-130330207. The forms are being withdrawn from this filing and attached in Supporting Documentation for reference. Thank you for your consideration.

Related Objection 1

Applies To:

- ENDORSEMENT, LB-E-BR-VA (Form)
- ENDORSEMENT, LB-E-NF-VA (Form)

Comments: We acknowledge receipt of forms LB-E-BR-VA and LB-E-NF-VA; however, the forms are duplicates of ones previously submitted under SERFF Tracking Number LFCR-130330207. 14 VAC 5-100-40 1 provides that each form submitted must have a number which may consist of digits, letters or a combination of both. The number must distinguish the form from all other forms used by the insurer. We may not consider the same form number under more than one filing. As such, the forms should be withdrawn from this filing and attached as supporting documentation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Endorsements
Comments:	
Attachment(s):	LB-E-BR-VA.pdf LB-E-NF-VA.pdf

State: Virginia Filing Company: Lincoln Benefit Life Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Senior Linc Premier
 Project Name/Number: /

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	ENDORSEMENT -Moved to Supporting Documentation	LB-E-BR-VA	POLA	Initial		42.000		Date Submitted: 11/19/2015 By: Darlene Smith
<i>Previous Version</i>								
1	ENDORSEMENT	LB-E-BR-VA	POLA	Initial		42.000	LB-E-BR-VA.pdf	Date Submitted: 11/17/2015 By: Darlene Smith
2	ENDORSEMENT -Moved to Supporting Documentation	LB-E-NF-VA	POLA	Initial		43.000		Date Submitted: 11/19/2015 By: Darlene Smith
<i>Previous Version</i>								
2	ENDORSEMENT	LB-E-NF-VA	POLA	Initial		43.000	LB-E-NF-VA.pdf	Date Submitted: 11/17/2015 By: Darlene Smith

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
 Darlene Smith

SERFF Tracking #: LFCR-130330207

State Tracking #: LFCR-130330207

Company Tracking #: VA LB-7000 (PRE) 2014 RATE
INCREASE

State: Virginia

Filing Company: Lincoln Benefit Life Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Senior Linc Premier

Project Name/Number: /

Reviewer Note

Created By:

Janet Houser on 05/11/2017 12:18 PM

Last Edited By:

Janet Houser

Submitted On:

05/11/2017 02:24 PM

Subject:

RRS

Comments:

see attached

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:	Lincoln Benefit Life Company NAIC # 65595
SERFF Tracking Number:	LFCR-130330207
Effective Date:	Upon Approval

Revised Rates

Average Annual Premium Per Member:	\$2,039
Average Requested Percentage Rate Change Per Member:	35%
Minimum Requested Percentage Rate Change Per Member:	35%
Maximum Requested Percentage Rate Change Per Member:	35%
Number of Policy Holders Affected :	1

Plans Affected

(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
LB-7000-P-VA(Q) LB-7000-P-VA(NQ)	SeniorLinc Premier

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company’s request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Summary of Key Information Used to Determine Rates

Lincoln Benefit Life Company of America

Policy Form: LB-7000-P-VA(Q) and LB-7000-P-VA(NQ)

Lincoln Benefit Life Company is requesting the approval of a flat premium rate increase of 35% on the original rates filed with policy form LB-7000-P-VA(Q) and LB-7000-P-VA(NQ) for policies issued before the rate stability date of 10/1/2003. No prior rate increase was requested for this form.

As part of the in-force management of the business, Lincoln Benefit Life and its reinsurers regularly conduct experience analysis to determine the current best estimate assumptions and lifetime loss ratios are projected using these assumptions. Recent studies indicate that the mortality and lapse experience have been unfavorable and expected to remain lower than the pricing assumptions going forward. An increase on the originally filed rates is needed to adjust to this current experience and to maintain a reasonable lifetime loss ratio.

Long Term Care Insurance Rate Request Summary Part 2 –To Be Completed By Bureau of Insurance

Company Name and NAIC Number: Lincoln Benefit Life Company - 65595

SERFF Tracking Number: LFCR-130330207

Disposition: Approve

Approval Date: 5/11/2017

Revised Rates

Average Annual Premium Per Member: \$2039

Average Requested Percentage Rate Change Per Member: 35%

Minimum Requested Percentage Rate Change Per Member: 35%

Maximum Requested Percentage Rate Change Per Member: 35%

Number of Policy Holders Affected: 1

Summary of the Bureau of Insurance's review of the rate request:

Lincoln Benefit Life Insurance Company (the Company) submitted a 35% rate increase for policy forms LB-7000-P-VA(Q), LB-7000-P-VA (NQ) and associated riders. This is an individual, closed block of business issued from 2003 through 2006. It applies to the pre-stability policies issued prior to October 1, 2003 and is subject to the requirements of 14VAC5-200-150. (Rate increases applicable to the post stability block (forms issued or after October 1, 2003) were filed under SERFF tracking #LFCR-130038440.) This is the first rate increase requested for these forms. As of the date of submission, there was one policy in Virginia and 1087 policies nationwide.

The primary reason for the rate increase is because fewer policyholders have terminated their policies than expected, which will result in higher claims than anticipated in the original pricing factors. To ensure adequate funding to pay future claims because more insureds are expected to be on claim and for a longer period, premiums are being increased.

The projected lifetime loss ratio without an increase is 81.2%, which exceed the original lifetime loss ratio with margin for adverse deviation of 72.2%, indicating the margins for moderately adverse experience have been exhausted.

The Bureau's review, using actuarially accepted and justified assumptions, indicated the proposed rate increase meets the requirements set forth in Virginia law and regulation. Since the filing met the requirements of 14VAC5-200-150 after implementation of the rate increase, approval was recommended.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions. Specific options are included in the letter sent to all policyholders notifying them of the rate increase or can be discussed with the company by calling its customer service department at 888-503-8110.

The filing can be reviewed on the Bureau's webpage under the [Rate/Policy Form Search](http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx) at:
<http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx>

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Reviewer Note

Created By:

Janet Houser on 05/02/2016 09:18 AM

Last Edited By:

Janet Houser

Submitted On:

05/11/2017 02:24 PM

Subject:

act review

Comments:

5.2.16 sent to Shawn; due date 5.16.16

5.16.16 - recommend approval

5.16.16 - add'l info needed after further review

10.27.16 - add'l info rec'd; due date 11.10.16

10.27.16- add'l info needed

11.3.16 - add'l info rec'd; due date 11.17.16

11.7/16 - recommend approval



SHAWN D. PARKS, FSA, MAAA
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May 14, 2016

Janet Houser
Life and Health Rates Section
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #LFCR-130330207**

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from **Lincoln Benefit Life Company** (the "Company"). This is a rate increase filing for a block of Individual Long Term Care Insurance.

Recommendation

Our review of this filing was performed according to the provisions of 14VAC5-200 et seq. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, we believe that the Company has demonstrated that the request is in compliance with all applicable regulations and recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the rate increase as proposed.

Historical Background

There are two base policy forms included in this filing and multiple riders. This requested increase of 35% is the first for these policies.

These forms were issued in Virginia from 2003 through 2006. This filing applies to the one remaining inforce policy issued before the implementation of rate stability rules, and we have therefore reviewed according to the requirements of 14VAC5-200-150. There are 1,087 policies inforce nationwide.

Analysis

Our approach was to a) review the submitted filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the experience studies which support the revised

assumptions, e) review the projections for reasonableness, and f) analyze the current increase and cumulative increase in Virginia relative to other states.

Assumptions

Morbidity – The Company uses separate assumptions for claim incidence and length of stay. Length of stay assumptions are based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience. Underwriting selection is assumed to wear off by duration 6.

The A/E based on original pricing was 44% for incidence rates (favorable) and 76% for terminations (unfavorable). It is unclear whether the overall claim costs are higher or lower than original pricing. The Company has taken these results into account and reduced their incidence rates to be 50% of the original rates through attained age 80 grading up to 98% by age 110. Length of stay assumptions vary from 66% to 172% of original assumptions.

One often-referenced industry basis for measuring credibility is the June 12, 2003 letter from the American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which recommended a "Rule of Thumb" standard for full credibility of incidence rates of 1,082 claims (within 5% of the true claims with 90% confidence). The letter also reports that the standard for aggregate loss is a multiple of the standard for incidence, in the range of 3 to 5 times (3,246 to 5,410 claims). The Company's experience data for claim incidence included 257 claims, giving the data 49% credibility based on the standard above. The claim termination study reflects only 78 terminations to date.

Mortality – The mortality assumptions are 85% of the 1994 GAM table grading to 100% from age 85 to 90 and with durational selection factors for 20 years. The original assumptions were based on the 75-80 S&U Table. The actual to expected ratio versus the current assumed mortality is 77% versus 39% based on the original assumptions.

Lapses – The current best-estimate ultimate lapse rate is assumed to be 0.75%. The actual lapse experience shows lapse rates of 1.10% for durations 6+ and 0.74% for durations 9+. The original assumption was 3.5%. We believe that the current termination assumptions are reasonable based on the experience.

The Company is also assuming a 3% shock lapse in the year of increase and 11% who reduce premiums proportionately to maintain current premium level.

Interest – the interest rates assumed in the original determination of premiums was 6.5%. Current best estimate is 5.5%. The valuation interest rate of 4.5% is used in the 60/80 test.

Projections

The Company has included both nationwide and Virginia-only loss ratio projections as of 12/31/2014. Because the Virginia-only business is not credible on its own, the Company

has used the nationwide experience under this form as the basis for its request. Since experience is not expected to have a large variation by geographic region, we agree that it is appropriate to use the nationwide data for increased credibility.

We examined the slope of claim costs in future years and see a pattern starting at 42%, then dropping to 19% and gradually declining over the projection to 12%. The initial large increase is caused by the 10-pay policies reaching paid-up status.

The projected lifetime loss ratio without an increase is 81.2%, which exceeds the original lifetime loss ratio with margin for adverse deviation of 72.2%, thus showing the original margins have been exhausted.

Pre-Rate Stability 60/80 Test

Scenario	60/80 Minimum Claims	Projected Incurred Claims	Pass/Fail
W/o Shock	76.7 M	107.2 M	PASS
186% Incr	107.0 M	107.2 M	PASS

The 60/80 test prescribes the use of the valuation interest rate, which was 4.5% over the issue years of this policy form. Note that 60% is replaced by 65.6% in the test above since the original loss ratio was higher than 60%.

The Company has stated that an 80% rate increase is justified. Using the data provided in the 60/80 projection, the maximum increase that could be justified would be approximately 187%. If we instead utilize a simple loss ratio approach at the Company's 6.5% original earned interest assumption, a rate increase of approximately 53% would return the original best-estimate lifetime loss ratio of 65.6%.

PV of Future Loss Test

Scenario	PV Future Loss
Original	-28.2 M
No Incr	-55.9 M
35% Incr	-48.4 M

Since the expected loss with the requested increase exceeds the expected loss under original assumptions, this test would not limit the increase.

Analysis of Rate Increases by State

From the data submitted on 4/25/2016, final disposition has been reached in 35 of the 49 jurisdictions with business under these forms representing 55% of the nationwide

premium. Using this data, the rate increase that would be consistent with the national average for those states where a final disposition has been reached is 22.6%. Depending on the outcome of the remaining states, the average will fall in the range of 13% to 28%.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA



**ACTUARIAL RESOURCES
CORPORATION**
CONSULTANTS • ACTUARIES

SHAWN D. PARKS, FSA, MAAA
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May 16, 2016

Janet Houser
Life and Health Rates Section
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #LFCR-130330207**

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from **Lincoln Benefit Life Company** (the "Company"). This is a rate increase filing for a block of Individual Long Term Care Insurance.

Request

We recommend that the Virginia SCC Bureau of Insurance (the "Bureau") ask the Company to respond to the following:

1. Please provide the active life reserve balance as of 12/31/2014 for the nationwide pre-rate stability policies.
2. The Bureau has noted that some companies have included significant margins for conservatism in their claim reserves, especially for recent claim years. Please comment on whether the Company's claim reserves are calculated on a best-estimate basis or include conservatism. If conservatism is included, please provide a projection using best-estimate assumptions for claim reserves.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA



**ACTUARIAL RESOURCES
CORPORATION**
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October 27, 2016

Janet Houser
Life and Health Rates Section
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #LFCR-130330207**

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from **Lincoln Benefit Life Company** (the "Company"). This is a rate increase filing for a block of Individual Long Term Care Insurance.

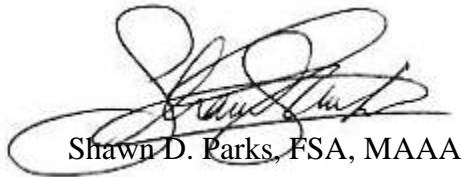
Request

We recommend that the Virginia SCC Bureau of Insurance (the "Bureau") ask the Company to respond to the following:

1. Please explain the difference between the Paid Claims column and the Incurred Claims column in the projection exhibit. Typically, we would expect to see that incurred claims equals paid claims plus claim reserves at the projection date for past claim years. For future years, we would expect that paid and incurred are equal, but in your projection many of the incurred claim amounts are less than the paid claims. Do the incurred claims include the release of active life reserves? If so, please provide a set of projections which do not include active life reserves.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA



SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

November 7, 2016

Janet Houser
Life and Health Rates Section
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #LFCR-130330207**

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from **Lincoln Benefit Life Company** (the "Company"). This is a rate increase filing for a block of Individual Long Term Care Insurance.

Recommendation

Our review of this filing was performed according to the provisions of 14VAC5-200 et seq. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, we believe that the Company has demonstrated that the request is in compliance with all applicable regulations and recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the rate increase as proposed.

Historical Background

There are two base policy forms included in this filing and multiple riders. This requested increase of 35% is the first for these policies.

These forms were issued in Virginia from 2003 through 2006. This filing applies to the one remaining inforce policy issued before the implementation of rate stability rules, and we have therefore reviewed according to the requirements of 14VAC5-200-150. There are 1,087 policies inforce nationwide.

Analysis

Our approach was to a) review the submitted filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the experience studies which support the revised

assumptions, e) review the projections for reasonableness, and f) analyze the current increase and cumulative increase in Virginia relative to other states.

Assumptions

Morbidity – The Company uses separate assumptions for claim incidence and length of stay. Length of stay assumptions are based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience. Underwriting selection is assumed to wear off by duration 6.

The A/E based on original pricing was 44% for incidence rates (favorable) and 76% for terminations (unfavorable). It is unclear whether the overall claim costs are higher or lower than original pricing. The Company has taken these results into account and reduced their incidence rates to be 50% of the original rates through attained age 80 grading up to 98% by age 110. Length of stay assumptions vary from 66% to 172% of original assumptions.

One often-referenced industry basis for measuring credibility is the June 12, 2003 letter from the American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which recommended a "Rule of Thumb" standard for full credibility of incidence rates of 1,082 claims (within 5% of the true claims with 90% confidence). The letter also reports that the standard for aggregate loss is a multiple of the standard for incidence, in the range of 3 to 5 times (3,246 to 5,410 claims). The Company's experience data for claim incidence included 257 claims, giving the data 49% credibility based on the standard above. The claim termination study reflects only 78 terminations to date.

Mortality – The mortality assumptions are 85% of the 1994 GAM table grading to 100% from age 85 to 90 and with durational selection factors for 20 years. The original assumptions were based on the 75-80 S&U Table. The actual to expected ratio versus the current assumed mortality is 77% versus 39% based on the original assumptions.

Lapses – The current best-estimate ultimate lapse rate is assumed to be 0.75%. The actual lapse experience shows lapse rates of 1.10% for durations 6+ and 0.74% for durations 9+. The original assumption was 3.5%. We believe that the current termination assumptions are reasonable based on the experience.

The Company is also assuming a 3% shock lapse in the year of increase and 11% who reduce premiums proportionately to maintain current premium level.

Interest – the interest rates assumed in the original determination of premiums was 6.5%. Current best estimate is 5.5%. The valuation interest rate of 4.5% is used in the 60/80 test.

Projections

The Company has included both nationwide and Virginia-only loss ratio projections as of 12/31/2014. Because the Virginia-only business is not credible on its own, the Company

has used the nationwide experience under this form as the basis for its request. Since experience is not expected to have a large variation by geographic region, we agree that it is appropriate to use the nationwide data for increased credibility.

We examined the slope of claim costs in future years and see a pattern starting at 42%, then dropping to 19% and gradually declining over the projection to 12%. The initial large increase is caused by the 10-pay policies reaching paid-up status.

The projected lifetime loss ratio without an increase is 81.2%, which exceeds the original lifetime loss ratio with margin for adverse deviation of 72.2%, thus showing the original margins have been exhausted.

Pre-Rate Stability 60/80 Test

Scenario	60/80 Minimum Claims	Projected Incurred Claims	Pass/Fail
W/o Shock	76.7 M	107.2 M	PASS
186% Incr	107.0 M	107.2 M	PASS

The 60/80 test prescribes the use of the valuation interest rate, which was 4.5% over the issue years of this policy form. Note that 60% is replaced by 65.6% in the test above since the original loss ratio was higher than 60%.

The Company has stated that an 80% rate increase is justified. Using the data provided in the 60/80 projection, the maximum increase that could be justified would be approximately 187%. If we instead utilize a simple loss ratio approach at the Company's 6.5% original earned interest assumption, a rate increase of approximately 53% would return the original best-estimate lifetime loss ratio of 65.6%.

When taking the active life reserves into consideration, the anticipated future loss ratio is 82%.

PV of Future Loss Test

Scenario	PV Future Loss
Original	-22.8 M
No Incr	-47.9 M
35% Incr	-40.3 M

Since the expected loss with the requested increase exceeds the expected loss under original assumptions, this test would not limit the increase.

Analysis of Rate Increases by State

From the data submitted on 4/25/2016, final disposition has been reached in 35 of the 49 jurisdictions with business under these forms representing 55% of the nationwide premium. Using this data, the rate increase that would be consistent with the national average for those states where a final disposition has been reached is 22.6%. Depending on the outcome of the remaining states, the average will fall in the range of 13% to 28%. Since this is the first increase on this block and the maximum requested percentage is 35%, we would not recommend that the Bureau request that the increase be reduced due to state equity.

Reliance and Qualifications

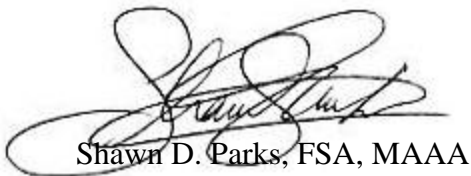
We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA

State: Virginia **Filing Company:** Lincoln Benefit Life Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Senior Linc Premier
Project Name/Number: /

Post Submission Update Request Processed On 11/09/2016

Status: Allowed
Created By: Darlene Smith
Processed By: Janet Houser
Comments:

Company Rate Information:

Company Name: Lincoln Benefit Life Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	80.000%	35.000%

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Form Schedule

Lead Form Number: LB-E-BR-VA

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Withdrawn 11/08/2016	ENDORSEMENT-Moved to Supporting Documentation	LB-E-BR-VA	POLA	Initial		42.000	
2	Withdrawn 11/08/2016	ENDORSEMENT-Moved to Supporting Documentation	LB-E-NF-VA	POLA	Initial		43.000	

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	Paper

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Lincoln Benefit Life Company	80.000%	35.000%	\$529	1	\$1,511	35.000%	35.000%

State: Virginia **Filing Company:** Lincoln Benefit Life Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Senior Linc Premier
Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		LBL 7000 VA Pre-RS Proposed Rates	LB-7000-P-VA(Q), LB-7000-P-VA(NQ), LB-7000-R1-VA, LB-7000-R2-VA, LB-7000-R3-VA, LB-7000-R4, LB-7000-R5, LB-7000-R6, LB-7000-R7, LB-7000-R8-VA(Q), LB-7000-R8(NQ), LB-7000-R9-VA(Q), LB-7000-R9(NQ)	Revised	Previous State Filing Number: Paper Percent Rate Change Request: 35	LBL 7000 VA Pre-RS Proposed Rates.pdf,

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA(Q)
Policies Issued Before October 1, 2003
Attachment B1.2

Premium Rates After Proposed Increase
Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10				Full	Limited	SBP	Ten	Single Pay		Limited Pay		HCBC	Weekly	HCBC	FCB
	NC	COMP	CBI	SBI	NF	NF	NF	Pay	No NF	with NF	CIP	SIP	WP	HCBC	IB	
	LB-7000-P-VA(Q)	LB-7000-P-VA(Q)	LB-7000-R4	LB-7000-R5	LB-7000-R2-VA	LB-7000-R1-VA	LB-7000-R3-VA	LB-E-267-VA	LB-E-268	LB-E-269	LB-7000-R4	LB-7000-R5	LB-7000-R6	LB-7000-R7	LB-7000-R8-VA(Q)	
40	42.12	52.65	3.00	2.18	1.468	1.36	1.243	2.75	24.75	36.333	3.50	2.39	1.15	1.10	1.12	2.00
41	43.41	54.27	2.95	2.16	1.481	1.37	1.249	2.72	24.30	35.988	3.45	2.36	1.15	1.10	1.12	2.00
42	44.71	55.89	2.90	2.14	1.494	1.38	1.254	2.69	23.85	35.632	3.40	2.33	1.15	1.10	1.12	2.00
43	46.00	57.51	2.85	2.12	1.507	1.39	1.260	2.66	23.40	35.264	3.35	2.30	1.15	1.10	1.12	2.00
44	47.30	59.13	2.80	2.10	1.520	1.40	1.265	2.63	22.95	34.884	3.30	2.27	1.15	1.10	1.12	2.00
45	48.60	60.75	2.75	2.08	1.533	1.41	1.271	2.60	22.50	34.493	3.25	2.24	1.15	1.10	1.12	2.00
46	51.19	63.99	2.70	2.06	1.546	1.42	1.276	2.56	22.05	34.089	3.20	2.21	1.15	1.10	1.12	2.00
47	53.78	67.23	2.65	2.04	1.559	1.43	1.282	2.52	21.60	33.674	3.15	2.18	1.15	1.10	1.12	2.00
48	56.37	70.47	2.60	2.02	1.572	1.44	1.287	2.48	21.15	33.248	3.10	2.15	1.15	1.10	1.12	2.00
49	58.96	73.71	2.55	2.00	1.585	1.45	1.293	2.44	20.70	32.810	3.05	2.12	1.15	1.10	1.12	2.00
50	61.56	76.95	2.50	1.98	1.598	1.46	1.298	2.40	20.25	32.360	3.00	2.09	1.15	1.10	1.12	2.00
51	65.44	81.81	2.45	1.96	1.611	1.47	1.304	2.36	19.89	32.043	2.95	2.06	1.15	1.10	1.12	2.00
52	69.33	86.67	2.40	1.94	1.624	1.48	1.309	2.32	19.53	31.717	2.90	2.03	1.15	1.10	1.12	2.00
53	73.22	91.53	2.35	1.92	1.637	1.49	1.315	2.28	19.17	31.381	2.85	2.00	1.15	1.10	1.12	2.00
54	77.11	96.39	2.30	1.90	1.650	1.50	1.320	2.24	18.81	31.037	2.80	1.97	1.15	1.10	1.12	2.00
55	81.00	101.25	2.25	1.88	1.676	1.52	1.326	2.20	18.45	30.922	2.75	1.94	1.15	1.10	1.12	2.00
56	86.18	107.73	2.20	1.86	1.702	1.54	1.331	2.15	18.09	30.789	2.70	1.91	1.15	1.10	1.12	2.00
57	91.36	114.21	2.15	1.84	1.728	1.56	1.337	2.10	17.73	30.637	2.65	1.88	1.15	1.10	1.12	2.00
58	96.55	120.69	2.10	1.82	1.754	1.58	1.342	2.05	17.37	30.467	2.60	1.86	1.15	1.10	1.12	2.00
59	101.73	127.17	2.05	1.80	1.780	1.60	1.348	2.00	17.01	30.278	2.55	1.84	1.15	1.10	1.12	2.00
60	106.92	133.65	2.00	1.78	1.806	1.62	1.353	1.95	16.65	30.070	2.50	1.82	1.15	1.10	1.12	2.00
61	119.88	149.85	1.96	1.76	1.832	1.64	1.359	1.91	16.29	29.843	2.40	1.80	1.15	1.10	1.12	2.00
62	132.84	166.05	1.92	1.74	1.858	1.66	1.364	1.87	15.93	29.598	2.30	1.78	1.15	1.10	1.12	2.00
63	145.80	182.25	1.88	1.72	1.884	1.68	1.370	1.83	15.57	29.334	2.20	1.76	1.15	1.10	1.12	2.00
64	158.76	198.45	1.84	1.70	1.910	1.70	1.375	1.79	15.21	29.051	2.10	1.74	1.15	1.10	1.12	2.00
65	171.72	214.65	1.80	1.68	1.923	1.71	1.386	1.75	14.85	28.557	2.00	1.72	1.15	1.10	1.12	2.00
66	195.04	243.81	1.78	1.66	1.936	1.72	1.397	1.71	14.49	28.053	1.96	1.70	1.15	1.10	1.12	2.00
67	218.37	272.97	1.76	1.64	1.949	1.73	1.408	1.67	14.13	27.539	1.92	1.68	1.15	1.10	1.12	2.00
68	241.70	302.13	1.74	1.62	1.962	1.74	1.419	1.63	13.77	27.017	1.88	1.66	1.15	1.10	1.12	2.00
69	265.03	331.29	1.72	1.60	1.975	1.75	1.430	1.59	13.41	26.485	1.84	1.64	1.15	1.10	1.12	2.00
70	288.36	360.45	1.70	1.58	1.988	1.76	1.441	1.55	13.05	25.943	1.80	1.62	1.15	1.10	1.12	2.00
71	317.52	396.90	1.68	1.56	2.001	1.77	1.452	1.51	12.87	25.753	1.77	1.60	1.15	1.10	1.12	2.00
72	346.68	433.35	1.66	1.54	2.014	1.78	1.463	1.47	12.69	25.558	1.74	1.58	1.15	1.10	1.12	2.00
73	375.84	469.80	1.64	1.52	2.027	1.79	1.474	1.43	12.51	25.358	1.71	1.56	1.15	1.10	1.12	2.00
74	405.00	506.25	1.62	1.50	2.040	1.80	1.485	1.39	12.33	25.153	1.68	1.54	1.15	1.10	1.12	2.00
75	434.16	542.70	1.60	1.48	2.053	1.81	1.491	1.35	12.15	24.944	1.65	1.52	1.15	1.10	1.12	2.00
76	498.96	623.70	1.57	1.46	2.066	1.82	1.496	1.33	11.97	24.730	1.62	1.50	1.15	1.10	1.12	2.00
77	563.76	704.70	1.54	1.44	2.079	1.83	1.502	1.31	11.79	24.511	1.59	1.48	1.15	1.10	1.12	2.00
78	628.56	785.70	1.51	1.42	2.092	1.84	1.507	1.29	11.61	24.288	1.56	1.46	1.15	1.10	1.12	2.00
79	693.36	866.70	1.48	1.40	2.105	1.85	1.513	1.27	11.43	24.060	1.53	1.44	1.15	1.10	1.12	2.00
80	758.16	947.70	1.45	1.38	2.118	1.86	1.518	1.25	11.25	23.828	1.50	1.42	1.15	1.10	1.12	2.00
81	822.96	1,028.70	1.42	1.36	2.131	1.87	1.524	1.23	11.07	23.590	1.47	1.40	1.15	1.10	1.12	2.00
82	887.76	1,109.70	1.39	1.34	2.144	1.88	1.529	1.21	10.89	23.348	1.44	1.38	1.15	1.10	1.12	2.00
83	952.56	1,190.70	1.36	1.32	2.157	1.89	1.535	1.19	10.71	23.101	1.41	1.36	1.15	1.10	1.12	2.00
84	1,017.36	1,271.70	1.33	1.30	2.170	1.90	1.540	1.17	10.53	22.850	1.38	1.34	1.15	1.10	1.12	2.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA(NQ)
Policies Issued Before October 1, 2003
Attachment B2.2

Premium Rates After Proposed Increase
Non-Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10				Full	Limited	SBP	Ten	Single Pay		Limited Pay		HCBC	Weekly	HCBC	FCB
	NC	COMP	CBI	SBI	NF	NF	NF	Pay	No NF	with NF	CIP	SIP	WP	HCBC	IB	
	LB-7000-P-VA(NQ)	LB-7000-P-VA(NQ)	LB-7000-R4	LB-7000-R5	LB-7000-R2-VA	LB-7000-R1-VA	LB-7000-R3-VA	LB-E-267-VA	LB-E-268	LB-E-269	LB-7000-R4	LB-7000-R5	LB-7000-R6	LB-7000-R7	LB-7000-R8-VA(NQ)	LB-7000-R9-VA(NQ)
40	45.06	56.33	3.00	2.18	1.468	1.36	1.243	2.75	24.75	36.333	3.50	2.39	1.15	1.10	1.12	2.00
41	46.45	58.06	2.95	2.16	1.481	1.37	1.249	2.72	24.30	35.988	3.45	2.36	1.15	1.10	1.12	2.00
42	47.84	59.80	2.90	2.14	1.494	1.38	1.254	2.69	23.85	35.632	3.40	2.33	1.15	1.10	1.12	2.00
43	49.23	61.53	2.85	2.12	1.507	1.39	1.260	2.66	23.40	35.264	3.35	2.30	1.15	1.10	1.12	2.00
44	50.61	63.27	2.80	2.10	1.520	1.40	1.265	2.63	22.95	34.884	3.30	2.27	1.15	1.10	1.12	2.00
45	52.00	65.00	2.75	2.08	1.533	1.41	1.271	2.60	22.50	34.493	3.25	2.24	1.15	1.10	1.12	2.00
46	54.76	68.47	2.70	2.06	1.546	1.42	1.276	2.56	22.05	34.089	3.20	2.21	1.15	1.10	1.12	2.00
47	57.55	71.94	2.65	2.04	1.559	1.43	1.282	2.52	21.60	33.674	3.15	2.18	1.15	1.10	1.12	2.00
48	60.31	75.39	2.60	2.02	1.572	1.44	1.287	2.48	21.15	33.248	3.10	2.15	1.15	1.10	1.12	2.00
49	63.09	78.86	2.55	2.00	1.585	1.45	1.293	2.44	20.70	32.810	3.05	2.12	1.15	1.10	1.12	2.00
50	65.86	82.33	2.50	1.98	1.598	1.46	1.298	2.40	20.25	32.360	3.00	2.09	1.15	1.10	1.12	2.00
51	70.02	87.53	2.45	1.96	1.611	1.47	1.304	2.36	19.89	32.043	2.95	2.06	1.15	1.10	1.12	2.00
52	74.19	92.73	2.40	1.94	1.624	1.48	1.309	2.32	19.53	31.717	2.90	2.03	1.15	1.10	1.12	2.00
53	78.35	97.94	2.35	1.92	1.637	1.49	1.315	2.28	19.17	31.381	2.85	2.00	1.15	1.10	1.12	2.00
54	82.51	103.14	2.30	1.90	1.650	1.50	1.320	2.24	18.81	31.037	2.80	1.97	1.15	1.10	1.12	2.00
55	86.67	108.33	2.25	1.88	1.676	1.52	1.326	2.20	18.45	30.922	2.75	1.94	1.15	1.10	1.12	2.00
56	92.21	115.27	2.20	1.86	1.702	1.54	1.331	2.15	18.09	30.789	2.70	1.91	1.15	1.10	1.12	2.00
57	97.76	122.20	2.15	1.84	1.728	1.56	1.337	2.10	17.73	30.637	2.65	1.88	1.15	1.10	1.12	2.00
58	103.31	129.14	2.10	1.82	1.754	1.58	1.342	2.05	17.37	30.467	2.60	1.86	1.15	1.10	1.12	2.00
59	108.86	136.06	2.05	1.80	1.780	1.60	1.348	2.00	17.01	30.278	2.55	1.84	1.15	1.10	1.12	2.00
60	114.39	143.00	2.00	1.78	1.806	1.62	1.353	1.95	16.65	30.070	2.50	1.82	1.15	1.10	1.12	2.00
61	128.27	160.33	1.96	1.76	1.832	1.64	1.359	1.91	16.29	29.843	2.40	1.80	1.15	1.10	1.12	2.00
62	142.14	177.67	1.92	1.74	1.858	1.66	1.364	1.87	15.93	29.598	2.30	1.78	1.15	1.10	1.12	2.00
63	156.00	195.00	1.88	1.72	1.884	1.68	1.370	1.83	15.57	29.334	2.20	1.76	1.15	1.10	1.12	2.00
64	169.87	212.34	1.84	1.70	1.910	1.70	1.375	1.79	15.21	29.051	2.10	1.74	1.15	1.10	1.12	2.00
65	183.73	229.67	1.80	1.68	1.923	1.71	1.386	1.75	14.85	28.557	2.00	1.72	1.15	1.10	1.12	2.00
66	208.69	260.87	1.78	1.66	1.936	1.72	1.397	1.71	14.49	28.053	1.96	1.70	1.15	1.10	1.12	2.00
67	233.65	292.07	1.76	1.64	1.949	1.73	1.408	1.67	14.13	27.539	1.92	1.68	1.15	1.10	1.12	2.00
68	258.61	323.28	1.74	1.62	1.962	1.74	1.419	1.63	13.77	27.017	1.88	1.66	1.15	1.10	1.12	2.00
69	283.58	354.48	1.72	1.60	1.975	1.75	1.430	1.59	13.41	26.485	1.84	1.64	1.15	1.10	1.12	2.00
70	308.54	385.68	1.70	1.58	1.988	1.76	1.441	1.55	13.05	25.943	1.80	1.62	1.15	1.10	1.12	2.00
71	339.74	424.68	1.68	1.56	2.001	1.77	1.452	1.51	12.87	25.753	1.77	1.60	1.15	1.10	1.12	2.00
72	370.95	463.68	1.66	1.54	2.014	1.78	1.463	1.47	12.69	25.558	1.74	1.58	1.15	1.10	1.12	2.00
73	402.15	502.68	1.64	1.52	2.027	1.79	1.474	1.43	12.51	25.358	1.71	1.56	1.15	1.10	1.12	2.00
74	433.35	541.68	1.62	1.50	2.040	1.80	1.485	1.39	12.33	25.153	1.68	1.54	1.15	1.10	1.12	2.00
75	464.54	580.68	1.60	1.48	2.053	1.81	1.491	1.35	12.15	24.944	1.65	1.52	1.15	1.10	1.12	2.00
76	533.88	667.35	1.57	1.46	2.066	1.82	1.496	1.33	11.97	24.730	1.62	1.50	1.15	1.10	1.12	2.00
77	603.22	754.02	1.54	1.44	2.079	1.83	1.502	1.31	11.79	24.511	1.59	1.48	1.15	1.10	1.12	2.00
78	672.55	840.69	1.51	1.42	2.092	1.84	1.507	1.29	11.61	24.288	1.56	1.46	1.15	1.10	1.12	2.00
79	741.89	927.36	1.48	1.40	2.105	1.85	1.513	1.27	11.43	24.060	1.53	1.44	1.15	1.10	1.12	2.00
80	811.22	1,014.03	1.45	1.38	2.118	1.86	1.518	1.25	11.25	23.828	1.50	1.42	1.15	1.10	1.12	2.00
81	880.56	1,100.70	1.42	1.36	2.131	1.87	1.524	1.23	11.07	23.590	1.47	1.40	1.15	1.10	1.12	2.00
82	949.90	1,187.37	1.39	1.34	2.144	1.88	1.529	1.21	10.89	23.348	1.44	1.38	1.15	1.10	1.12	2.00
83	1,019.23	1,274.04	1.36	1.32	2.157	1.89	1.535	1.19	10.71	23.101	1.41	1.36	1.15	1.10	1.12	2.00
84	1,088.57	1,360.71	1.33	1.30	2.170	1.90	1.540	1.17	10.53	22.850	1.38	1.34	1.15	1.10	1.12	2.00

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA Certificate of Compliance.pdf
Item Status:	Received & Acknowledged
Status Date:	11/19/2015
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	LB-7000 Rate Filing Act Memo VA Pre-RS.pdf LB-7000 Rate Filing Act Memo Attachment VA Pre-RS.pdf
Item Status:	Received & Acknowledged
Status Date:	10/31/2016
Satisfied - Item:	L&H Readability - Health
Comments:	
Attachment(s):	VA Readability Certification.pdf
Item Status:	Received & Acknowledged
Status Date:	11/19/2015
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Health Ins Rate Rqst Combined.pdf
Item Status:	Received & Acknowledged
Status Date:	05/11/2017
Satisfied - Item:	Customer Notice and Election Form (VA)
Comments:	
Attachment(s):	Customer Notice and Election Form (VA).pdf
Item Status:	Received & Acknowledged
Status Date:	11/19/2015
Satisfied - Item:	Endorsements SOV
Comments:	
Attachment(s):	Endorsements SOV.pdf
Item Status:	Received & Acknowledged

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Status Date:	11/19/2015
Satisfied - Item:	TPA Authorization Letter
Comments:	
Attachment(s):	Executed Rate Filing Authorization eff 9.10.2014.pdf
Item Status:	Received & Acknowledged
Status Date:	11/19/2015
Satisfied - Item:	Endorsements
Comments:	
Attachment(s):	LB-E-BR-VA.pdf LB-E-NF-VA.pdf
Item Status:	Received & Acknowledged
Status Date:	11/19/2015
Satisfied - Item:	LB-7000 VA Pre-RS Objection Response Attachments 11 19 15
Comments:	
Attachment(s):	LB-7000 VA Pre-RS Objection Response Attachments 11 19 15.xlsx
Item Status:	Received & Acknowledged
Status Date:	10/31/2016
Satisfied - Item:	VA Pre-RS Response Letter 11 19 15
Comments:	
Attachment(s):	VA Pre-RS Response Letter 11 19 15.pdf
Item Status:	Received & Acknowledged
Status Date:	10/31/2016
Satisfied - Item:	VA Pre-RS Response Letter 05 16 16
Comments:	
Attachment(s):	VA Pre-RS Response Letter 05 16 16.pdf
Item Status:	Received & Acknowledged
Status Date:	10/31/2016
Satisfied - Item:	Response Letter 10-31-2016
Comments:	
Attachment(s):	VA Pre-RS Response Letter 10 31 16.pdf
Item Status:	Received & Acknowledged

State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Status Date:	11/08/2016
Satisfied - Item:	VA Pre-RS Response Letter 11 08 16
Comments:	
Attachment(s):	VA Pre-RS Response Letter 11 08 16.pdf
Item Status:	Received & Acknowledged
Status Date:	11/09/2016
Satisfied - Item:	VA Pre-RS Response Letter 11 09 16
Comments:	
Attachment(s):	VA Pre-RS Response Letter 11 09 16.pdf
Item Status:	Received & Acknowledged
Status Date:	05/11/2017

SERFF Tracking #:	LFCR-130330207	State Tracking #:	LFCR-130330207	Company Tracking #:	VA LB-7000 (PRE) 2014 RATE INCREASE
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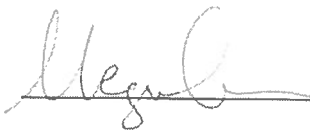
State:	Virginia	Filing Company:	Lincoln Benefit Life Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Senior Linc Premier		
Project Name/Number:	/		

Attachment LB-7000 VA Pre-RS Objection Response Attachments 11 19 15.xlsx is not a PDF document and cannot be reproduced here.

Submitted By: Lincoln Benefit Life Company

CERTIFICATION

The company has reviewed the enclosed policy form(s) and certified that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.



Name: Megan Curoe

Title: AVP, Legal & Compliance

Date: November 10, 2015

Lincoln Benefit Life Company

Home Office: 2940 South 84th Street, Lincoln, NE 68506-4142

Company NAIC No. 65595

Administrative Office: Post Office Box 4243

Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2015

Long Term Care Insurance Policy:	Form LB-7000-P-VA(Q)& Form LB-7000-P-VA(NQ)
Limited Nonforfeiture Rider:	Form LB-7000-R1-VA
Full Nonforfeiture Rider:	Form LB-7000-R2-VA
Shortened Benefit Period Nonforfeiture Rider:	Form LB-7000-R3-VA
Compound Benefit Increase Rider:	Form LB-7000-R4
Simple Benefit Increase Rider:	Form LB-7000-R5
Home & Community Based Care Waiver of Premium Benefit Rider:	Form LB-7000-R6
Weekly Home & Community Based Care Benefit Rider:	Form LB-7000-R7
Home & Community Based Care Indemnity Rider:	Form LB-7000-R8-VA(Q)& Form LB-7000-R8(NQ)
Family Caregiver Benefit Rider:	Form LB-7000-R9-VA(Q)& Form LB-7000-R9(NQ)

These forms and riders were issued in Virginia from 2003 through 2006. The above policies and riders are no longer being marketed in Virginia. This memorandum is applicable to Pre-Rate Stabilized policies issued before October 1, 2003.

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Administrative Office: Post Office Box 4243

Woodland Hills, California 91365-4243

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1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates, demonstrating that the anticipated loss ratio of these products with those rates meets the minimum requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 35% for all policies issued before October 1, 2003. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level and payable as a single premium or for either ten years or life. For each policy form, the premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected. Single payment contracts will not be affected by any rate schedule change.

Please see attachments B1.1-B3 for rates:

B1.1	LB-7000-P-VA(Q) current rates	B2.1	LB-7000-P-VA(NQ) current rates
B1.2	LB-7000-P-VA(Q) proposed rates	B2.2	LB-7000-P-VA(NQ) proposed rates
B3	LB-7000-P-VA(Q) and LB-7000-P-VA(NQ) proposed increase		

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4. Description of Benefits

BASE POLICY BENEFITS PER (\$10.00) UNIT OF COVERAGE

- a. Nursing Care Benefit (NC) - \$10.00 per day for Nursing Care, (including skilled, intermediate and custodial care) while confined in a qualified Nursing Care Facility or Assisted Living Facility and Maintenance or Personal Care performed in an Assisted Living Facility. Benefits paid are deducted from the Benefit Amount for Nursing Care.
- b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to \$10.00 per day. Coverage is provided for Home Health Care (services performed through a home care agency or individual home health caregiver including professional nursing care, therapeutic care, services provided by a home health aide, dietician or homemaker services) Adult Day Care, Hospice Care and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the Daily Benefit selected. Benefits paid are deducted from the Benefit Amount for Home and Community Based Care.
- c. Nursing Care Bed Reservation Benefit - \$10.00 per day to reserve a bed in a Nursing Care Facility or Assisted Living Facility during a temporary absence from the facility. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount for Nursing Care.
- d. Respite Care - \$10.00 per day for Nursing Care or actual expenses incurred up to \$10 per day for Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the appropriate Benefit Amount for either Nursing Care or Home and Community Based Care.
- e. Alternative Plan of Care Benefit - Provides medical and nonmedical benefits not specifically described under the policy, agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Nursing Care Benefits only.

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- f. Personal Care Advisor - accessible through toll-free telephone number, is available to insured to provide assistance with any questions about their coverage. Benefit Amounts are not reduced by services received under this benefit.
- g. Care Coordination – After contact with a Personal Care Advisor, if an insured requires additional assistance, a care coordinator who is a Licensed Health Care Practitioner will be provided. Services include assistance in developing a Plan of Care, arranging and monitoring care and assistance with claims documentation. Benefit Amounts are not reduced by services received under this benefit.
- h. Waiver of Premium is provided when benefits become payable in a Nursing Care Facility or an Assisted Living Facility. The waiting period for Waiver of Premium is the Elimination Period under the policy. Premiums already paid, but not earned will be refunded on a pro-rata basis.

OPTIONAL BENEFIT RIDERS

- a. Limited Nonforfeiture Rider (Limited NF) - This rider provides a nonforfeiture benefit with a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the Daily Benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due to death of the insured and has not previously lapsed for nonpayment of premium, the total of premiums paid, reduced by the total of benefits received, will be paid to the beneficiary. Under joint coverage, benefits payable upon death will be paid upon the last to die.
- b. Full Nonforfeiture Rider (Full NF) - This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the Daily Benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the total of premiums paid for the policy and all riders. Any benefits paid after lapse will be deducted from this new Benefit Amount. Any of the new Benefit Amount that is not paid as benefits after lapse will be paid to the beneficiary upon the insured's death (second-to-die in the case of joint coverage). If the policy lapses due

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to death of the insured (second-to-die in the case of joint coverage) and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary.

- c. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the Daily Benefits in effect on the date of lapse. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. The Benefit Amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) thirty (30) times the Daily Benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new Benefit Amount.
- d. Compound Benefit Increase Rider (CBI) - This rider increases the Daily Benefits and the remaining Benefit Amount by 5%, compounded annually. Increases are made regardless of claims status.
- e. Simple Benefit Increase Rider (SBI) - This rider increases the Daily Benefits and the Benefit Amount annually by 5% of the dollar amounts originally issued. The remaining Benefit Amount will be increased by the same proportion as the increase in Daily Benefits. Increases are made regardless of claims status.
- f. Home and Community Based Care Waiver of Premium Benefit Rider (HCBC WP) - this rider waives premiums when Home and Community Based Care benefits are being provided at least once a week. The waiting period for Waiver of Premium is the Elimination Period on the policy.
- g. Weekly Home and Community Based Care Benefit Rider (W HCBC) - This rider provides that all benefits covered under the policy will be payable on a weekly basis rather than a daily basis (Sunday through Saturday) up to seven (7) times the Daily Benefit. Compound Benefit Increase (CBI) Rider must also be purchased. This rider is not available if Home and Community Based Care Indemnity Benefit (HCBC IB) or Family Caregiver Benefit (FCB) Rider is selected.
- h. Home and Community Based Care Indemnity Benefit Rider (HCBC IB) - This rider provides that HCBC benefits covered under the policy will be payable on an indemnity basis at the full Daily Benefit selected,

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regardless of actual expenses incurred. This rider is not available if either the Weekly Home and Community Based Care (W HCBC) or the Family Caregiver Benefit (FCB) Rider is purchased.

- i. Family Caregiver Benefit Rider (FCB) - This rider provides benefits when an insured chooses care **other than** Nursing Care (Nursing Care Facility or Assisted Living Facility). Non-facility services covered under the policy will be payable on an indemnity basis at the full Daily Benefit selected, regardless of actual expenses incurred. In addition, benefits for Home and Community Based Care will be payable regardless of the service provider, which may include any non-professional, family members or friends of the insured. This rider is available only to insureds in the Preferred Nonsmoking risk class and is not available if the Weekly Home and Community Based Care (W HCBC), Home and Community Based Care Indemnity Benefit (HCBC IB), or the 10 or Single Pay Options are selected.

5. Marketing Method

These policy forms were marketed by individual agents of Lincoln Benefit Life Company.

6. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all in force policies issued in Virginia on the above referenced forms. Since these forms and riders are no longer being sold, the rate increase will only apply to in force policies.

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9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.

Rate increase impact assumptions:

- 50% of the premium increase is assumed to occur in 2015, 50% in 2016.
- An extra 3% of the policyholders with a rate increase are assumed to lapse.
- 11% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of pricing, experience and best estimate mortality.

Pricing: 1975-80 Select and Ultimate

Best estimate: Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors varied by joint vs. single, shown in attachment D2.

c. Claims

Attachment E1.1 compares best estimate with original pricing ultimate unisex incidence rates. It also includes inforce adjustment factors.

Inforce Adjustment Factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy.

Attachment E2.1 shows the comparison of actual and expected (original pricing) incidence.

Attachment E1.2 includes the comparison of best estimate and original pricing length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate

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claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows the actual to expected (original pricing) claim length of stay.

Pricing Claim Costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Claim costs for Home and Community Based Care are decreasing percentages of Nursing Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider, the Limited and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are increased by 5% each duration (simple interest rider) or compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Original Pricing:	170% of the individual claim costs
Best Estimates:	72% of the claim costs of each insured

Underwriting selection factors:

Original Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

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d. Interest

Original Pricing:	6.5%
Best Estimate:	5.5%

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expenses assumptions remain appropriate.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve (IBNR) balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been discounted to the incurral date and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

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13. Past and Future Policy Experience

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Virginia experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2014 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5.5%.

Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Virginia experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2015 through 2054 are developed from an asset share model representing actual contracts in force as of December 31, 2014. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

14. History of Previous Rate Revisions

No prior rate increase was requested for these forms.

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15. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for mortality, claim incidence, and claim length of stay. A study of actual voluntary lapse rates is also performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with pricing expected assumptions. Attachments H1 and H2 compare historical and projected (based on best estimate assumptions) lifetime cumulative loss ratios with pricing expected cumulative loss ratios.

Nationwide historical and projected lifetime cumulative loss ratio compared with pricing expected cumulative loss ratio:

All Pay Types: Attachment H1

Virginia historical and projected lifetime cumulative loss ratio compared with pricing expected cumulative loss ratio:

All Pay Types: Attachment H2

In order to analyze the change in expectation from the original pricing assumptions, the cumulative loss ratios are discounted back to duration 1 in exhibits H1 and H2. The actual/best estimate cumulative loss ratio is discounted by 5.5% (best estimate assumption) and the pricing expected cumulative loss ratio is discounted by 6.5% (original pricing assumption).

Because of the low termination rates, a significantly greater risk exposure is expected in the later durations, which is reflected in the nationwide lifetime 126% actual to expected cumulative loss ratio in exhibit H1.

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16. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Virginia):

Attachment F1: Nationwide

Attachment G1: Virginia

With proposed rate increase (Nationwide, Virginia):

Attachment F2: Nationwide

Attachment G2: Virginia

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio requirements, both with and without the requested rate increase.

17. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 75-day policyholder notification period.

18. Nationwide Distribution of Business (Based on Policy Count and Premium)

As of December 31, 2014, the number of policies in force that will be affected by this increase, by policy form and in aggregate is shown in the following attachments:

Nationwide distribution: Attachment I1

Virginia distribution: Attachment I2

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19. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, a reinsurer of the business. I have reviewed the data for reasonableness.

To the best of my knowledge and judgment, I hereby certify that:

- this rate submission is in compliance with the applicable laws and regulations of the state where it is filed;
- Policy design, underwriting, and claims adjudication practices have been taken into consideration;
- the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because the company is no longer marketing new business in any states.



Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary

Lincoln Benefit Life Company
Policy Form: LB-7000-P
Policies Issued Before October 1, 2003
Attachment A
Rate Increase Impact Exhibit

Virginia	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	1	0	0	1
Current Premium	\$1,511	\$0	\$0	\$1,511
Current AveragePremium	\$1,511	\$0	\$0	\$1,511
New Premium	\$2,039	\$0	\$0	\$2,039
New Average Premium	\$2,039	\$0	\$0	\$2,039
Average Rate Increase	35.00%	0.00%	0.00%	35.00%

Nationwide	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	212	158	717	1,087
Current Premium	\$431,124	\$353,382	\$1,770,201	\$2,554,707
Current AveragePremium	\$2,034	\$2,237	\$2,469	\$2,350
New Premium	\$582,018	\$477,066	\$2,389,772	\$3,448,855
New Average Premium	\$2,745	\$3,019	\$3,333	\$3,173
Average Rate Increase	35.00%	35.00%	35.00%	35.00%

Virginia	Payment Period		Total
	Lifetime Pay	10 Pay	
Number of Policies	1	0	1
Current Premium	\$1,511	\$0	\$1,511
Current AveragePremium	\$1,511	\$0	\$1,511
New Premium	\$2,039	\$0	\$2,039
New Average Premium	\$2,039	\$0	\$2,039
Average Rate Increase	35.00%	0.00%	35.00%

Nationwide	Payment Period		Total
	Lifetime Pay	10 Pay	
Number of Policies	1,087	0	1,087
Current Premium	\$2,554,707	\$0	\$2,554,707
Current AveragePremium	\$2,350	\$0	\$2,350
New Premium	\$3,448,855	\$0	\$3,448,855
New Average Premium	\$3,173	\$0	\$3,173
Average Rate Increase	35.00%	0.00%	35.00%

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA(Q)
Policies Issued Before October 1, 2003
Attachment B1.1

Premium Rates Before Proposed Increase
Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10				Full NF	Limited NF	SBP NF	Ten Pay	Single Pay		Limited Pay		HCBC WP	Weekly HCBC	HCBC IB	FCB
	NC	COMP	CBI	SBI					No NF	with NF	CIP	SIP				
	LB-7000-P-VA(Q)	LB-7000-P-VA(Q)	LB-7000-R4	LB-7000-R5	LB-7000-R2-VA	LB-7000-R1-VA	LB-7000-R3-VA	LB-E-267-VA	LB-E-268	LB-E-269	LB-7000-R4	LB-7000-R5	LB-7000-R6	LB-7000-R7	LB-7000-R8-VA(Q)	LB-7000-R9-VA(Q)
40	31.20	39.00	3.00	2.18	1.468	1.36	1.243	2.75	24.75	36.333	3.50	2.39	1.15	1.10	1.12	2.00
41	32.16	40.20	2.95	2.16	1.481	1.37	1.249	2.72	24.30	35.988	3.45	2.36	1.15	1.10	1.12	2.00
42	33.12	41.40	2.90	2.14	1.494	1.38	1.254	2.69	23.85	35.632	3.40	2.33	1.15	1.10	1.12	2.00
43	34.08	42.60	2.85	2.12	1.507	1.39	1.260	2.66	23.40	35.264	3.35	2.30	1.15	1.10	1.12	2.00
44	35.04	43.80	2.80	2.10	1.520	1.40	1.265	2.63	22.95	34.884	3.30	2.27	1.15	1.10	1.12	2.00
45	36.00	45.00	2.75	2.08	1.533	1.41	1.271	2.60	22.50	34.493	3.25	2.24	1.15	1.10	1.12	2.00
46	37.92	47.40	2.70	2.06	1.546	1.42	1.276	2.56	22.05	34.089	3.20	2.21	1.15	1.10	1.12	2.00
47	39.84	49.80	2.65	2.04	1.559	1.43	1.282	2.52	21.60	33.674	3.15	2.18	1.15	1.10	1.12	2.00
48	41.76	52.20	2.60	2.02	1.572	1.44	1.287	2.48	21.15	33.248	3.10	2.15	1.15	1.10	1.12	2.00
49	43.68	54.60	2.55	2.00	1.585	1.45	1.293	2.44	20.70	32.810	3.05	2.12	1.15	1.10	1.12	2.00
50	45.60	57.00	2.50	1.98	1.598	1.46	1.298	2.40	20.25	32.360	3.00	2.09	1.15	1.10	1.12	2.00
51	48.48	60.60	2.45	1.96	1.611	1.47	1.304	2.36	19.89	32.043	2.95	2.06	1.15	1.10	1.12	2.00
52	51.36	64.20	2.40	1.94	1.624	1.48	1.309	2.32	19.53	31.717	2.90	2.03	1.15	1.10	1.12	2.00
53	54.24	67.80	2.35	1.92	1.637	1.49	1.315	2.28	19.17	31.381	2.85	2.00	1.15	1.10	1.12	2.00
54	57.12	71.40	2.30	1.90	1.650	1.50	1.320	2.24	18.81	31.037	2.80	1.97	1.15	1.10	1.12	2.00
55	60.00	75.00	2.25	1.88	1.676	1.52	1.326	2.20	18.45	30.922	2.75	1.94	1.15	1.10	1.12	2.00
56	63.84	79.80	2.20	1.86	1.702	1.54	1.331	2.15	18.09	30.789	2.70	1.91	1.15	1.10	1.12	2.00
57	67.68	84.60	2.15	1.84	1.728	1.56	1.337	2.10	17.73	30.637	2.65	1.88	1.15	1.10	1.12	2.00
58	71.52	89.40	2.10	1.82	1.754	1.58	1.342	2.05	17.37	30.467	2.60	1.86	1.15	1.10	1.12	2.00
59	75.36	94.20	2.05	1.80	1.780	1.60	1.348	2.00	17.01	30.278	2.55	1.84	1.15	1.10	1.12	2.00
60	79.20	99.00	2.00	1.78	1.806	1.62	1.353	1.95	16.65	30.070	2.50	1.82	1.15	1.10	1.12	2.00
61	88.80	111.00	1.96	1.76	1.832	1.64	1.359	1.91	16.29	29.843	2.40	1.80	1.15	1.10	1.12	2.00
62	98.40	123.00	1.92	1.74	1.858	1.66	1.364	1.87	15.93	29.598	2.30	1.78	1.15	1.10	1.12	2.00
63	108.00	135.00	1.88	1.72	1.884	1.68	1.370	1.83	15.57	29.334	2.20	1.76	1.15	1.10	1.12	2.00
64	117.60	147.00	1.84	1.70	1.910	1.70	1.375	1.79	15.21	29.051	2.10	1.74	1.15	1.10	1.12	2.00
65	127.20	159.00	1.80	1.68	1.923	1.71	1.386	1.75	14.85	28.557	2.00	1.72	1.15	1.10	1.12	2.00
66	144.48	180.60	1.78	1.66	1.936	1.72	1.397	1.71	14.49	28.053	1.96	1.70	1.15	1.10	1.12	2.00
67	161.76	202.20	1.76	1.64	1.949	1.73	1.408	1.67	14.13	27.539	1.92	1.68	1.15	1.10	1.12	2.00
68	179.04	223.80	1.74	1.62	1.962	1.74	1.419	1.63	13.77	27.017	1.88	1.66	1.15	1.10	1.12	2.00
69	196.32	245.40	1.72	1.60	1.975	1.75	1.430	1.59	13.41	26.485	1.84	1.64	1.15	1.10	1.12	2.00
70	213.60	267.00	1.70	1.58	1.988	1.76	1.441	1.55	13.05	25.943	1.80	1.62	1.15	1.10	1.12	2.00
71	235.20	294.00	1.68	1.56	2.001	1.77	1.452	1.51	12.87	25.753	1.77	1.60	1.15	1.10	1.12	2.00
72	256.80	321.00	1.66	1.54	2.014	1.78	1.463	1.47	12.69	25.558	1.74	1.58	1.15	1.10	1.12	2.00
73	278.40	348.00	1.64	1.52	2.027	1.79	1.474	1.43	12.51	25.358	1.71	1.56	1.15	1.10	1.12	2.00
74	300.00	375.00	1.62	1.50	2.040	1.80	1.485	1.39	12.33	25.153	1.68	1.54	1.15	1.10	1.12	2.00
75	321.60	402.00	1.60	1.48	2.053	1.81	1.491	1.35	12.15	24.944	1.65	1.52	1.15	1.10	1.12	2.00
76	369.60	462.00	1.57	1.46	2.066	1.82	1.496	1.33	11.97	24.730	1.62	1.50	1.15	1.10	1.12	2.00
77	417.60	522.00	1.54	1.44	2.079	1.83	1.502	1.31	11.79	24.511	1.59	1.48	1.15	1.10	1.12	2.00
78	465.60	582.00	1.51	1.42	2.092	1.84	1.507	1.29	11.61	24.288	1.56	1.46	1.15	1.10	1.12	2.00
79	513.60	642.00	1.48	1.40	2.105	1.85	1.513	1.27	11.43	24.060	1.53	1.44	1.15	1.10	1.12	2.00
80	561.60	702.00	1.45	1.38	2.118	1.86	1.518	1.25	11.25	23.828	1.50	1.42	1.15	1.10	1.12	2.00
81	609.60	762.00	1.42	1.36	2.131	1.87	1.524	1.23	11.07	23.590	1.47	1.40	1.15	1.10	1.12	2.00
82	657.60	822.00	1.39	1.34	2.144	1.88	1.529	1.21	10.89	23.348	1.44	1.38	1.15	1.10	1.12	2.00
83	705.60	882.00	1.36	1.32	2.157	1.89	1.535	1.19	10.71	23.101	1.41	1.36	1.15	1.10	1.12	2.00
84	753.60	942.00	1.33	1.30	2.170	1.90	1.540	1.17	10.53	22.850	1.38	1.34	1.15	1.10	1.12	2.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA(Q)
Policies Issued Before October 1, 2003
Attachment B1.2

Premium Rates After Proposed Increase
Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10				Full NF	Limited NF	SBP NF	Ten Pay	Single Pay		Limited Pay		HCBC WP	Weekly HCBC	HCBC IB	FCB
	NC	COMP	CBI	SBI					No NF	with NF	CIP	SIP				
	LB-7000-P-VA(Q)	LB-7000-P-VA(Q)	LB-7000-R4	LB-7000-R5	LB-7000-R2-VA	LB-7000-R1-VA	LB-7000-R3-VA	LB-E-267-VA	LB-E-268	LB-E-269	LB-7000-R4	LB-7000-R5	LB-7000-R6	LB-7000-R7	LB-7000-R8-VA(Q)	LB-7000-R9-VA(Q)
40	42.12	52.65	3.00	2.18	1.468	1.36	1.243	2.75	24.75	36.333	3.50	2.39	1.15	1.10	1.12	2.00
41	43.41	54.27	2.95	2.16	1.481	1.37	1.249	2.72	24.30	35.988	3.45	2.36	1.15	1.10	1.12	2.00
42	44.71	55.89	2.90	2.14	1.494	1.38	1.254	2.69	23.85	35.632	3.40	2.33	1.15	1.10	1.12	2.00
43	46.00	57.51	2.85	2.12	1.507	1.39	1.260	2.66	23.40	35.264	3.35	2.30	1.15	1.10	1.12	2.00
44	47.30	59.13	2.80	2.10	1.520	1.40	1.265	2.63	22.95	34.884	3.30	2.27	1.15	1.10	1.12	2.00
45	48.60	60.75	2.75	2.08	1.533	1.41	1.271	2.60	22.50	34.493	3.25	2.24	1.15	1.10	1.12	2.00
46	51.19	63.99	2.70	2.06	1.546	1.42	1.276	2.56	22.05	34.089	3.20	2.21	1.15	1.10	1.12	2.00
47	53.78	67.23	2.65	2.04	1.559	1.43	1.282	2.52	21.60	33.674	3.15	2.18	1.15	1.10	1.12	2.00
48	56.37	70.47	2.60	2.02	1.572	1.44	1.287	2.48	21.15	33.248	3.10	2.15	1.15	1.10	1.12	2.00
49	58.96	73.71	2.55	2.00	1.585	1.45	1.293	2.44	20.70	32.810	3.05	2.12	1.15	1.10	1.12	2.00
50	61.56	76.95	2.50	1.98	1.598	1.46	1.298	2.40	20.25	32.360	3.00	2.09	1.15	1.10	1.12	2.00
51	65.44	81.81	2.45	1.96	1.611	1.47	1.304	2.36	19.89	32.043	2.95	2.06	1.15	1.10	1.12	2.00
52	69.33	86.67	2.40	1.94	1.624	1.48	1.309	2.32	19.53	31.717	2.90	2.03	1.15	1.10	1.12	2.00
53	73.22	91.53	2.35	1.92	1.637	1.49	1.315	2.28	19.17	31.381	2.85	2.00	1.15	1.10	1.12	2.00
54	77.11	96.39	2.30	1.90	1.650	1.50	1.320	2.24	18.81	31.037	2.80	1.97	1.15	1.10	1.12	2.00
55	81.00	101.25	2.25	1.88	1.676	1.52	1.326	2.20	18.45	30.922	2.75	1.94	1.15	1.10	1.12	2.00
56	86.18	107.73	2.20	1.86	1.702	1.54	1.331	2.15	18.09	30.789	2.70	1.91	1.15	1.10	1.12	2.00
57	91.36	114.21	2.15	1.84	1.728	1.56	1.337	2.10	17.73	30.637	2.65	1.88	1.15	1.10	1.12	2.00
58	96.55	120.69	2.10	1.82	1.754	1.58	1.342	2.05	17.37	30.467	2.60	1.86	1.15	1.10	1.12	2.00
59	101.73	127.17	2.05	1.80	1.780	1.60	1.348	2.00	17.01	30.278	2.55	1.84	1.15	1.10	1.12	2.00
60	106.92	133.65	2.00	1.78	1.806	1.62	1.353	1.95	16.65	30.070	2.50	1.82	1.15	1.10	1.12	2.00
61	119.88	149.85	1.96	1.76	1.832	1.64	1.359	1.91	16.29	29.843	2.40	1.80	1.15	1.10	1.12	2.00
62	132.84	166.05	1.92	1.74	1.858	1.66	1.364	1.87	15.93	29.598	2.30	1.78	1.15	1.10	1.12	2.00
63	145.80	182.25	1.88	1.72	1.884	1.68	1.370	1.83	15.57	29.334	2.20	1.76	1.15	1.10	1.12	2.00
64	158.76	198.45	1.84	1.70	1.910	1.70	1.375	1.79	15.21	29.051	2.10	1.74	1.15	1.10	1.12	2.00
65	171.72	214.65	1.80	1.68	1.923	1.71	1.386	1.75	14.85	28.557	2.00	1.72	1.15	1.10	1.12	2.00
66	195.04	243.81	1.78	1.66	1.936	1.72	1.397	1.71	14.49	28.053	1.96	1.70	1.15	1.10	1.12	2.00
67	218.37	272.97	1.76	1.64	1.949	1.73	1.408	1.67	14.13	27.539	1.92	1.68	1.15	1.10	1.12	2.00
68	241.70	302.13	1.74	1.62	1.962	1.74	1.419	1.63	13.77	27.017	1.88	1.66	1.15	1.10	1.12	2.00
69	265.03	331.29	1.72	1.60	1.975	1.75	1.430	1.59	13.41	26.485	1.84	1.64	1.15	1.10	1.12	2.00
70	288.36	360.45	1.70	1.58	1.988	1.76	1.441	1.55	13.05	25.943	1.80	1.62	1.15	1.10	1.12	2.00
71	317.52	396.90	1.68	1.56	2.001	1.77	1.452	1.51	12.87	25.753	1.77	1.60	1.15	1.10	1.12	2.00
72	346.68	433.35	1.66	1.54	2.014	1.78	1.463	1.47	12.69	25.558	1.74	1.58	1.15	1.10	1.12	2.00
73	375.84	469.80	1.64	1.52	2.027	1.79	1.474	1.43	12.51	25.358	1.71	1.56	1.15	1.10	1.12	2.00
74	405.00	506.25	1.62	1.50	2.040	1.80	1.485	1.39	12.33	25.153	1.68	1.54	1.15	1.10	1.12	2.00
75	434.16	542.70	1.60	1.48	2.053	1.81	1.491	1.35	12.15	24.944	1.65	1.52	1.15	1.10	1.12	2.00
76	498.96	623.70	1.57	1.46	2.066	1.82	1.496	1.33	11.97	24.730	1.62	1.50	1.15	1.10	1.12	2.00
77	563.76	704.70	1.54	1.44	2.079	1.83	1.502	1.31	11.79	24.511	1.59	1.48	1.15	1.10	1.12	2.00
78	628.56	785.70	1.51	1.42	2.092	1.84	1.507	1.29	11.61	24.288	1.56	1.46	1.15	1.10	1.12	2.00
79	693.36	866.70	1.48	1.40	2.105	1.85	1.513	1.27	11.43	24.060	1.53	1.44	1.15	1.10	1.12	2.00
80	758.16	947.70	1.45	1.38	2.118	1.86	1.518	1.25	11.25	23.828	1.50	1.42	1.15	1.10	1.12	2.00
81	822.96	1,028.70	1.42	1.36	2.131	1.87	1.524	1.23	11.07	23.590	1.47	1.40	1.15	1.10	1.12	2.00
82	887.76	1,109.70	1.39	1.34	2.144	1.88	1.529	1.21	10.89	23.348	1.44	1.38	1.15	1.10	1.12	2.00
83	952.56	1,190.70	1.36	1.32	2.157	1.89	1.535	1.19	10.71	23.101	1.41	1.36	1.15	1.10	1.12	2.00
84	1,017.36	1,271.70	1.33	1.30	2.170	1.90	1.540	1.17	10.53	22.850	1.38	1.34	1.15	1.10	1.12	2.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA(NQ)
Policies Issued Before October 1, 2003
Attachment B2.1

Premium Rates Before Proposed Increase
Non-Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10				Full	Limited	SBP	Ten	Single Pay		Limited Pay		HCBC	Weekly	HCBC	FCB
	NC	COMP	CBI	SBI	NF	NF	NF	Pay	No NF	with NF	CIP	SIP	WP	HCBC	IB	
	LB-7000-P-VA(NQ)	LB-7000-P-VA(NQ)	LB-7000-R4	LB-7000-R5	LB-7000-R2-VA	LB-7000-R1-VA	LB-7000-R3-VA	LB-E-267-VA	LB-E-268	LB-E-269	LB-7000-R4	LB-7000-R5	LB-7000-R6	LB-7000-R7	LB-7000-R8-VA(NQ)	
40	33.38	41.73	3.00	2.18	1.468	1.36	1.243	2.75	24.75	36.333	3.50	2.39	1.15	1.10	1.12	2.00
41	34.41	43.01	2.95	2.16	1.481	1.37	1.249	2.72	24.30	35.988	3.45	2.36	1.15	1.10	1.12	2.00
42	35.44	44.30	2.90	2.14	1.494	1.38	1.254	2.69	23.85	35.632	3.40	2.33	1.15	1.10	1.12	2.00
43	36.47	45.58	2.85	2.12	1.507	1.39	1.260	2.66	23.40	35.264	3.35	2.30	1.15	1.10	1.12	2.00
44	37.49	46.87	2.80	2.10	1.520	1.40	1.265	2.63	22.95	34.884	3.30	2.27	1.15	1.10	1.12	2.00
45	38.52	48.15	2.75	2.08	1.533	1.41	1.271	2.60	22.50	34.493	3.25	2.24	1.15	1.10	1.12	2.00
46	40.57	50.72	2.70	2.06	1.546	1.42	1.276	2.56	22.05	34.089	3.20	2.21	1.15	1.10	1.12	2.00
47	42.63	53.29	2.65	2.04	1.559	1.43	1.282	2.52	21.60	33.674	3.15	2.18	1.15	1.10	1.12	2.00
48	44.68	55.85	2.60	2.02	1.572	1.44	1.287	2.48	21.15	33.248	3.10	2.15	1.15	1.10	1.12	2.00
49	46.74	58.42	2.55	2.00	1.585	1.45	1.293	2.44	20.70	32.810	3.05	2.12	1.15	1.10	1.12	2.00
50	48.79	60.99	2.50	1.98	1.598	1.46	1.298	2.40	20.25	32.360	3.00	2.09	1.15	1.10	1.12	2.00
51	51.87	64.84	2.45	1.96	1.611	1.47	1.304	2.36	19.89	32.043	2.95	2.06	1.15	1.10	1.12	2.00
52	54.96	68.69	2.40	1.94	1.624	1.48	1.309	2.32	19.53	31.717	2.90	2.03	1.15	1.10	1.12	2.00
53	58.04	72.55	2.35	1.92	1.637	1.49	1.315	2.28	19.17	31.381	2.85	2.00	1.15	1.10	1.12	2.00
54	61.12	76.40	2.30	1.90	1.650	1.50	1.320	2.24	18.81	31.037	2.80	1.97	1.15	1.10	1.12	2.00
55	64.20	80.25	2.25	1.88	1.676	1.52	1.326	2.20	18.45	30.922	2.75	1.94	1.15	1.10	1.12	2.00
56	68.31	85.39	2.20	1.86	1.702	1.54	1.331	2.15	18.09	30.789	2.70	1.91	1.15	1.10	1.12	2.00
57	72.42	90.52	2.15	1.84	1.728	1.56	1.337	2.10	17.73	30.637	2.65	1.88	1.15	1.10	1.12	2.00
58	76.53	95.66	2.10	1.82	1.754	1.58	1.342	2.05	17.37	30.467	2.60	1.86	1.15	1.10	1.12	2.00
59	80.64	100.79	2.05	1.80	1.780	1.60	1.348	2.00	17.01	30.278	2.55	1.84	1.15	1.10	1.12	2.00
60	84.74	105.93	2.00	1.78	1.806	1.62	1.353	1.95	16.65	30.070	2.50	1.82	1.15	1.10	1.12	2.00
61	95.02	118.77	1.96	1.76	1.832	1.64	1.359	1.91	16.29	29.843	2.40	1.80	1.15	1.10	1.12	2.00
62	105.29	131.61	1.92	1.74	1.858	1.66	1.364	1.87	15.93	29.598	2.30	1.78	1.15	1.10	1.12	2.00
63	115.56	144.45	1.88	1.72	1.884	1.68	1.370	1.83	15.57	29.334	2.20	1.76	1.15	1.10	1.12	2.00
64	125.83	157.29	1.84	1.70	1.910	1.70	1.375	1.79	15.21	29.051	2.10	1.74	1.15	1.10	1.12	2.00
65	136.10	170.13	1.80	1.68	1.923	1.71	1.386	1.75	14.85	28.557	2.00	1.72	1.15	1.10	1.12	2.00
66	154.59	193.24	1.78	1.66	1.936	1.72	1.397	1.71	14.49	28.053	1.96	1.70	1.15	1.10	1.12	2.00
67	173.08	216.35	1.76	1.64	1.949	1.73	1.408	1.67	14.13	27.539	1.92	1.68	1.15	1.10	1.12	2.00
68	191.57	239.47	1.74	1.62	1.962	1.74	1.419	1.63	13.77	27.017	1.88	1.66	1.15	1.10	1.12	2.00
69	210.06	262.58	1.72	1.60	1.975	1.75	1.430	1.59	13.41	26.485	1.84	1.64	1.15	1.10	1.12	2.00
70	228.55	285.69	1.70	1.58	1.988	1.76	1.441	1.55	13.05	25.943	1.80	1.62	1.15	1.10	1.12	2.00
71	251.66	314.58	1.68	1.56	2.001	1.77	1.452	1.51	12.87	25.753	1.77	1.60	1.15	1.10	1.12	2.00
72	274.78	343.47	1.66	1.54	2.014	1.78	1.463	1.47	12.69	25.558	1.74	1.58	1.15	1.10	1.12	2.00
73	297.89	372.36	1.64	1.52	2.027	1.79	1.474	1.43	12.51	25.358	1.71	1.56	1.15	1.10	1.12	2.00
74	321.00	401.25	1.62	1.50	2.040	1.80	1.485	1.39	12.33	25.153	1.68	1.54	1.15	1.10	1.12	2.00
75	344.11	430.14	1.60	1.48	2.053	1.81	1.491	1.35	12.15	24.944	1.65	1.52	1.15	1.10	1.12	2.00
76	395.47	494.34	1.57	1.46	2.066	1.82	1.496	1.33	11.97	24.730	1.62	1.50	1.15	1.10	1.12	2.00
77	446.83	558.54	1.54	1.44	2.079	1.83	1.502	1.31	11.79	24.511	1.59	1.48	1.15	1.10	1.12	2.00
78	498.19	622.74	1.51	1.42	2.092	1.84	1.507	1.29	11.61	24.288	1.56	1.46	1.15	1.10	1.12	2.00
79	549.55	686.94	1.48	1.40	2.105	1.85	1.513	1.27	11.43	24.060	1.53	1.44	1.15	1.10	1.12	2.00
80	600.91	751.14	1.45	1.38	2.118	1.86	1.518	1.25	11.25	23.828	1.50	1.42	1.15	1.10	1.12	2.00
81	652.27	815.34	1.42	1.36	2.131	1.87	1.524	1.23	11.07	23.590	1.47	1.40	1.15	1.10	1.12	2.00
82	703.63	879.54	1.39	1.34	2.144	1.88	1.529	1.21	10.89	23.348	1.44	1.38	1.15	1.10	1.12	2.00
83	754.99	943.74	1.36	1.32	2.157	1.89	1.535	1.19	10.71	23.101	1.41	1.36	1.15	1.10	1.12	2.00
84	806.35	1,007.94	1.33	1.30	2.170	1.90	1.540	1.17	10.53	22.850	1.38	1.34	1.15	1.10	1.12	2.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA(NQ)
Policies Issued Before October 1, 2003
Attachment B2.2

Premium Rates After Proposed Increase
Non-Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10				Full	Limited	SBP	Ten	Single Pay		Limited Pay		HCBC	Weekly	HCBC	FCB
	NC	COMP	CBI	SBI	NF	NF	NF	Pay	No NF	with NF	CIP	SIP	WP	HCBC	IB	
	LB-7000-P-VA(NQ)	LB-7000-P-VA(NQ)	LB-7000-R4	LB-7000-R5	LB-7000-R2-VA	LB-7000-R1-VA	LB-7000-R3-VA	LB-E-267-VA	LB-E-268	LB-E-269	LB-7000-R4	LB-7000-R5	LB-7000-R6	LB-7000-R7	LB-7000-R8-VA(NQ)	LB-7000-R9-VA(NQ)
40	45.06	56.33	3.00	2.18	1.468	1.36	1.243	2.75	24.75	36.333	3.50	2.39	1.15	1.10	1.12	2.00
41	46.45	58.06	2.95	2.16	1.481	1.37	1.249	2.72	24.30	35.988	3.45	2.36	1.15	1.10	1.12	2.00
42	47.84	59.80	2.90	2.14	1.494	1.38	1.254	2.69	23.85	35.632	3.40	2.33	1.15	1.10	1.12	2.00
43	49.23	61.53	2.85	2.12	1.507	1.39	1.260	2.66	23.40	35.264	3.35	2.30	1.15	1.10	1.12	2.00
44	50.61	63.27	2.80	2.10	1.520	1.40	1.265	2.63	22.95	34.884	3.30	2.27	1.15	1.10	1.12	2.00
45	52.00	65.00	2.75	2.08	1.533	1.41	1.271	2.60	22.50	34.493	3.25	2.24	1.15	1.10	1.12	2.00
46	54.76	68.47	2.70	2.06	1.546	1.42	1.276	2.56	22.05	34.089	3.20	2.21	1.15	1.10	1.12	2.00
47	57.55	71.94	2.65	2.04	1.559	1.43	1.282	2.52	21.60	33.674	3.15	2.18	1.15	1.10	1.12	2.00
48	60.31	75.39	2.60	2.02	1.572	1.44	1.287	2.48	21.15	33.248	3.10	2.15	1.15	1.10	1.12	2.00
49	63.09	78.86	2.55	2.00	1.585	1.45	1.293	2.44	20.70	32.810	3.05	2.12	1.15	1.10	1.12	2.00
50	65.86	82.33	2.50	1.98	1.598	1.46	1.298	2.40	20.25	32.360	3.00	2.09	1.15	1.10	1.12	2.00
51	70.02	87.53	2.45	1.96	1.611	1.47	1.304	2.36	19.89	32.043	2.95	2.06	1.15	1.10	1.12	2.00
52	74.19	92.73	2.40	1.94	1.624	1.48	1.309	2.32	19.53	31.717	2.90	2.03	1.15	1.10	1.12	2.00
53	78.35	97.94	2.35	1.92	1.637	1.49	1.315	2.28	19.17	31.381	2.85	2.00	1.15	1.10	1.12	2.00
54	82.51	103.14	2.30	1.90	1.650	1.50	1.320	2.24	18.81	31.037	2.80	1.97	1.15	1.10	1.12	2.00
55	86.67	108.33	2.25	1.88	1.676	1.52	1.326	2.20	18.45	30.922	2.75	1.94	1.15	1.10	1.12	2.00
56	92.21	115.27	2.20	1.86	1.702	1.54	1.331	2.15	18.09	30.789	2.70	1.91	1.15	1.10	1.12	2.00
57	97.76	122.20	2.15	1.84	1.728	1.56	1.337	2.10	17.73	30.637	2.65	1.88	1.15	1.10	1.12	2.00
58	103.31	129.14	2.10	1.82	1.754	1.58	1.342	2.05	17.37	30.467	2.60	1.86	1.15	1.10	1.12	2.00
59	108.86	136.06	2.05	1.80	1.780	1.60	1.348	2.00	17.01	30.278	2.55	1.84	1.15	1.10	1.12	2.00
60	114.39	143.00	2.00	1.78	1.806	1.62	1.353	1.95	16.65	30.070	2.50	1.82	1.15	1.10	1.12	2.00
61	128.27	160.33	1.96	1.76	1.832	1.64	1.359	1.91	16.29	29.843	2.40	1.80	1.15	1.10	1.12	2.00
62	142.14	177.67	1.92	1.74	1.858	1.66	1.364	1.87	15.93	29.598	2.30	1.78	1.15	1.10	1.12	2.00
63	156.00	195.00	1.88	1.72	1.884	1.68	1.370	1.83	15.57	29.334	2.20	1.76	1.15	1.10	1.12	2.00
64	169.87	212.34	1.84	1.70	1.910	1.70	1.375	1.79	15.21	29.051	2.10	1.74	1.15	1.10	1.12	2.00
65	183.73	229.67	1.80	1.68	1.923	1.71	1.386	1.75	14.85	28.557	2.00	1.72	1.15	1.10	1.12	2.00
66	208.69	260.87	1.78	1.66	1.936	1.72	1.397	1.71	14.49	28.053	1.96	1.70	1.15	1.10	1.12	2.00
67	233.65	292.07	1.76	1.64	1.949	1.73	1.408	1.67	14.13	27.539	1.92	1.68	1.15	1.10	1.12	2.00
68	258.61	323.28	1.74	1.62	1.962	1.74	1.419	1.63	13.77	27.017	1.88	1.66	1.15	1.10	1.12	2.00
69	283.58	354.48	1.72	1.60	1.975	1.75	1.430	1.59	13.41	26.485	1.84	1.64	1.15	1.10	1.12	2.00
70	308.54	385.68	1.70	1.58	1.988	1.76	1.441	1.55	13.05	25.943	1.80	1.62	1.15	1.10	1.12	2.00
71	339.74	424.68	1.68	1.56	2.001	1.77	1.452	1.51	12.87	25.753	1.77	1.60	1.15	1.10	1.12	2.00
72	370.95	463.68	1.66	1.54	2.014	1.78	1.463	1.47	12.69	25.558	1.74	1.58	1.15	1.10	1.12	2.00
73	402.15	502.68	1.64	1.52	2.027	1.79	1.474	1.43	12.51	25.358	1.71	1.56	1.15	1.10	1.12	2.00
74	433.35	541.68	1.62	1.50	2.040	1.80	1.485	1.39	12.33	25.153	1.68	1.54	1.15	1.10	1.12	2.00
75	464.54	580.68	1.60	1.48	2.053	1.81	1.491	1.35	12.15	24.944	1.65	1.52	1.15	1.10	1.12	2.00
76	533.88	667.35	1.57	1.46	2.066	1.82	1.496	1.33	11.97	24.730	1.62	1.50	1.15	1.10	1.12	2.00
77	603.22	754.02	1.54	1.44	2.079	1.83	1.502	1.31	11.79	24.511	1.59	1.48	1.15	1.10	1.12	2.00
78	672.55	840.69	1.51	1.42	2.092	1.84	1.507	1.29	11.61	24.288	1.56	1.46	1.15	1.10	1.12	2.00
79	741.89	927.36	1.48	1.40	2.105	1.85	1.513	1.27	11.43	24.060	1.53	1.44	1.15	1.10	1.12	2.00
80	811.22	1,014.03	1.45	1.38	2.118	1.86	1.518	1.25	11.25	23.828	1.50	1.42	1.15	1.10	1.12	2.00
81	880.56	1,100.70	1.42	1.36	2.131	1.87	1.524	1.23	11.07	23.590	1.47	1.40	1.15	1.10	1.12	2.00
82	949.90	1,187.37	1.39	1.34	2.144	1.88	1.529	1.21	10.89	23.348	1.44	1.38	1.15	1.10	1.12	2.00
83	1,019.23	1,274.04	1.36	1.32	2.157	1.89	1.535	1.19	10.71	23.101	1.41	1.36	1.15	1.10	1.12	2.00
84	1,088.57	1,360.71	1.33	1.30	2.170	1.90	1.540	1.17	10.53	22.850	1.38	1.34	1.15	1.10	1.12	2.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA
Qualified & Non-Qualified
Policies Issued Before October 1, 2003
Attachment B3
Proposed Increase Percentages

Lifetime		
Issue Age	NC	COMP
40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
53	35%	35%
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58	35%	35%
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61	35%	35%
62	35%	35%
63	35%	35%
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65	35%	35%
66	35%	35%
67	35%	35%
68	35%	35%
69	35%	35%
70	35%	35%
71	35%	35%
72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

10-Pay		
Issue Age	NC	COMP
40	35%	35%
41	35%	35%
42	35%	35%
43	35%	35%
44	35%	35%
45	35%	35%
46	35%	35%
47	35%	35%
48	35%	35%
49	35%	35%
50	35%	35%
51	35%	35%
52	35%	35%
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67	35%	35%
68	35%	35%
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70	35%	35%
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72	35%	35%
73	35%	35%
74	35%	35%
75	35%	35%
76	35%	35%
77	35%	35%
78	35%	35%
79	35%	35%
80	35%	35%
81	35%	35%
82	35%	35%
83	35%	35%
84	35%	35%

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment C
Lapse Rates

Duration	Exposure		Lapses		Actual Lapse Rates		Expected Lapse Rates		Best Estimate Lapse Rates	
	Lifetime	10 Pay	Lifetime	10 Pay	Lifetime	10 Pay	Lifetime	10 Pay	Lifetime	10 Pay
1	12,247	6,352	588	127	4.80%	2.00%	8.00%	2.00%	3.75%	2.00%
2	11,629	6,209	427	137	3.67%	2.21%	6.00%	2.00%	2.75%	1.50%
3	11,273	6,091	304	101	2.70%	1.66%	5.00%	2.00%	2.00%	1.00%
4	10,976	5,983	238	68	2.17%	1.14%	4.00%	2.00%	1.50%	0.75%
5	10,731	5,915	199	45	1.85%	0.76%	3.50%	2.00%	1.00%	0.50%
6	10,506	5,854	158	50	1.50%	0.85%	3.50%	2.00%	0.75%	0.25%
7	10,313	5,802	153	24	1.48%	0.41%	3.50%	2.00%	0.75%	0.00%
8	10,148	5,769	102	8	1.01%	0.14%	3.50%	2.00%	0.75%	0.00%
9	9,844	5,578	89	7	0.90%	0.13%	3.50%	2.00%	0.75%	0.00%
10	6,779	3,465	40	8	0.59%	0.23%	3.50%	0.00%	0.75%	0.00%
11	3,287	1,552	20	0	0.61%	0.00%	3.50%	0.00%	0.75%	0.00%
12	557	257	3	0	0.54%	0.00%	3.50%	0.00%	0.75%	0.00%
Total/Average*	108,291	58,827	2,321	575	2.14%	0.98%	4.48%	1.82%	1.53%	0.63%

* Based on the actual exposure

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment D1
Mortality

Attained Age	Exposure	Actual Mortality	Expected Mortality*	Best Estimate**	Actual to Expected	Actual to Best Estimate
<45	7,762	1	10	2	0.10	0.49
45-54	36,001	26	88	24	0.30	1.10
55-64	76,892	147	388	162	0.38	0.91
65-74	41,042	172	454	259	0.38	0.66
75-84	5,116	68	124	88	0.55	0.77
85+	304	12	15	15	0.79	0.80
Total	167,118	426	1,079	550	0.39	0.77

* Expected: Pricing assumption -- 1975-80 Select & Ultimate

** Best Estimate: see actuarial memorandum 9b

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors	
	Single	Joint
1	0.30	0.23
2	0.35	0.26
3	0.40	0.30
4	0.45	0.34
5	0.49	0.37
6	0.53	0.40
7	0.56	0.42
8	0.59	0.44
9	0.62	0.47
10	0.65	0.49
11	0.68	0.53
12	0.71	0.58
13	0.74	0.63
14	0.77	0.67
15	0.80	0.72
16	0.82	0.77
17	0.84	0.81
18	0.88	0.86
19	0.92	0.91
20	0.96	0.95
21	1.00	1.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment E1.1
Incidence Rates Per 100

Best Estimate Incidence Rates				Original Pricing Incidence Rates		Ratio of Best Estimate to Original Pricing		Inforce Adjustment Factor**
Attained Age	Unisex*			Attained Age	Unisex	Attained Age	Unisex	Unisex
	Nursing Care	Home and Community Based Care	Assisted Living Facility					
40	0.0120	0.0150	0.0036	40	0.0240	40	50%	0.9993
41	0.0130	0.0163	0.0039	41	0.0260	41	50%	0.9992
42	0.0141	0.0176	0.0042	42	0.0282	42	50%	0.9992
43	0.0153	0.0191	0.0046	43	0.0306	43	50%	0.9991
44	0.0166	0.0207	0.0050	44	0.0332	44	50%	0.9991
45	0.0180	0.0225	0.0054	45	0.0360	45	50%	0.9990
46	0.0195	0.0244	0.0059	46	0.0390	46	50%	0.9989
47	0.0212	0.0265	0.0064	47	0.0423	47	50%	0.9988
48	0.0230	0.0287	0.0069	48	0.0459	48	50%	0.9987
49	0.0249	0.0311	0.0075	49	0.0498	49	50%	0.9986
50	0.0270	0.0338	0.0081	50	0.0540	50	50%	0.9984
51	0.0299	0.0374	0.0090	51	0.0598	51	50%	0.9983
52	0.0332	0.0415	0.0099	52	0.0663	52	50%	0.9981
53	0.0368	0.0459	0.0110	53	0.0735	53	50%	0.9979
54	0.0407	0.0509	0.0122	54	0.0815	54	50%	0.9977
55	0.0451	0.0564	0.0135	55	0.0903	55	50%	0.9975
56	0.0500	0.0625	0.0150	56	0.1001	56	50%	0.9972
57	0.0555	0.0693	0.0166	57	0.1109	57	50%	0.9969
58	0.0615	0.0704	0.0178	58	0.1229	58	50%	0.9966
59	0.0681	0.0696	0.0198	59	0.1362	59	50%	0.9963
60	0.0755	0.0699	0.0211	60	0.1510	60	50%	0.9958
61	0.0896	0.0754	0.0242	61	0.1792	61	50%	0.9954
62	0.1064	0.0824	0.0287	62	0.2127	62	50%	0.9949
63	0.1262	0.0895	0.0328	63	0.2525	63	50%	0.9943
64	0.1498	0.0917	0.0390	64	0.2997	64	50%	0.9937
65	0.1779	0.0969	0.0445	65	0.3557	65	50%	0.9930
66	0.2111	0.1030	0.0507	66	0.4222	66	50%	0.9922
67	0.2506	0.1080	0.0601	67	0.5011	67	50%	0.9913
68	0.2974	0.1139	0.0684	68	0.5948	68	50%	0.9902
69	0.3530	0.1147	0.0812	69	0.7060	69	50%	0.9889
70	0.4190	0.1203	0.0922	70	0.8380	70	50%	0.9873
71	0.4961	0.1240	0.1091	71	0.9922	71	50%	0.9854
72	0.5874	0.1421	0.1233	72	1.1747	72	50%	0.9831
73	0.6954	0.1495	0.1460	73	1.3908	73	50%	0.9802
74	0.8234	0.1622	0.1647	74	1.6467	74	50%	0.9767
75	0.9748	0.1647	0.1950	75	1.9497	75	50%	0.9724
76	1.1542	0.1743	0.2193	76	2.3083	76	50%	0.9674
77	1.3665	0.1817	0.2596	77	2.7330	77	50%	0.9613
78	1.6179	0.1861	0.3074	78	3.2358	78	50%	0.9542
79	1.9156	0.2241	0.3448	79	3.8312	79	50%	0.9459
80	2.2680	0.2245	0.4082	80	4.5360	80	50%	0.9364
81	2.5160	0.2290	0.4277	81	4.9699	81	51%	0.9255
82	2.7908	0.2316	0.4744	82	5.4454	82	51%	0.9132
83	3.0951	0.2012	0.5262	83	5.9664	83	52%	0.8994
84	3.4320	0.2299	0.5491	84	6.5372	84	53%	0.8844
85	3.8051	0.2245	0.6088	85	7.1626	85	53%	0.8678
86	4.2182	0.2615	0.6327	86	7.8478	86	54%	0.8500
87	4.6755	0.2525	0.7013	87	8.5986	87	54%	0.8310
88	5.1816	0.2384	0.7772	88	9.4212	88	55%	0.8106
89	5.7419	0.2756	0.8039	89	10.3225	89	56%	0.7894
90	6.3619	0.2545	0.8907	90	11.3100	90	56%	0.7683
91	6.9116	0.2903	0.9676	91	12.0377	91	57%	0.7467
92	7.5080	0.3304	0.9760	92	12.7575	92	59%	0.7246
93	8.1549	0.2936	1.0601	93	13.4625	93	61%	0.7020
94	8.8564	0.3454	1.1513	94	14.1456	94	63%	0.6789
95	9.6173	0.3943	1.2502	95	14.7998	95	65%	0.6572
96	10.4423	0.4490	1.2531	96	15.4181	96	68%	0.6357
97	11.3369	0.5215	1.3604	97	15.9935	97	71%	0.6152
98	11.9119	0.5718	1.4294	98	16.5572	98	72%	0.6000
99	12.5148	0.7634	1.3766	99	17.0202	99	74%	0.6000
100	13.1468	0.8414	1.4462	100	17.0933	100	77%	0.6000
101	13.6767	0.9027	1.5044	101	17.1300	101	80%	0.6000
102	14.0193	0.9673	1.5421	102	17.1667	102	82%	0.6000
103	14.3691	1.1639	1.4369	103	17.2036	103	84%	0.6000
104	14.7262	1.2370	1.4726	104	17.2405	104	85%	0.6000
105	15.0908	1.3129	1.5091	105	17.2775	105	87%	0.6000
106	15.4630	1.3762	1.5463	106	17.3145	106	89%	0.6000
107	15.8431	1.4576	1.5843	107	17.3517	107	91%	0.6000
108	16.2310	1.5419	1.6231	108	17.3889	108	93%	0.6000
109	16.6270	1.6128	1.6627	109	17.4262	109	95%	0.6000
110	17.0312	1.7031	1.7031	110	17.4636	110	98%	0.6000

* Unisex rates based on 30% Male and 70% Female

** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "Inforce Adjustment Factors"

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment E1.2
Length of Stay Per \$1 of Daily Benefit

Best Estimate Length of Stay*			Original Pricing Length of Stay**			Best Estimate / Original Pricing		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	998.20	1,136.15	40	769.87	907.31	40	130%	125%
41	922.97	1,050.67	41	755.77	893.47	41	122%	118%
42	854.56	973.21	42	742.81	881.30	42	115%	110%
43	792.45	903.20	43	731.04	870.96	43	108%	104%
44	736.18	840.13	44	720.56	862.73	44	102%	97%
45	685.37	783.63	45	711.51	857.03	45	96%	91%
46	639.73	733.38	46	704.12	854.51	46	91%	86%
47	599.01	689.21	47	698.76	856.17	47	86%	80%
48	563.08	651.13	48	695.99	863.57	48	81%	75%
49	531.96	619.32	49	696.69	879.19	49	76%	70%
50	505.81	594.33	50	702.26	906.97	50	72%	66%
51	499.83	582.38	51	692.34	887.37	51	72%	66%
52	496.01	575.86	52	683.11	869.19	52	73%	66%
53	492.66	570.14	53	674.51	852.33	53	73%	67%
54	489.72	565.10	54	666.50	836.68	54	73%	68%
55	487.14	560.66	55	659.05	822.16	55	74%	68%
56	484.87	556.73	56	652.12	808.69	56	74%	69%
57	482.87	553.24	57	645.67	796.20	57	75%	69%
58	481.11	550.14	58	639.68	784.60	58	75%	70%
59	479.57	547.39	59	634.11	773.85	59	76%	71%
60	478.22	544.95	60	628.94	763.88	60	76%	71%
61	489.45	557.46	61	604.55	726.14	61	81%	77%
62	501.16	570.59	62	582.73	693.34	62	86%	82%
63	513.28	584.26	63	562.87	664.04	63	91%	88%
64	525.83	598.45	64	544.71	637.69	64	97%	94%
65	538.81	613.15	65	527.99	613.84	65	102%	100%
66	552.22	628.38	66	512.53	592.13	66	108%	106%
67	566.07	644.15	67	498.17	572.26	67	114%	113%
68	580.37	660.45	68	484.77	553.98	68	120%	119%
69	595.14	677.32	69	472.24	537.09	69	126%	126%
70	610.39	694.75	70	460.47	521.41	70	133%	133%
71	617.08	701.01	71	453.26	511.29	71	136%	137%
72	624.10	707.69	72	446.64	502.08	72	140%	141%
73	631.41	714.73	73	440.54	493.66	73	143%	145%
74	639.03	722.12	74	434.92	485.96	74	147%	149%
75	646.93	729.85	75	429.71	478.89	75	151%	152%
76	655.14	737.93	76	424.90	472.40	76	154%	156%
77	663.64	746.36	77	420.44	466.41	77	158%	160%
78	672.44	755.14	78	416.30	460.89	78	162%	164%
79	681.54	764.27	79	412.47	455.79	79	165%	168%
80	690.95	773.74	80	408.90	451.07	80	169%	172%
81	677.22	754.87	81	404.64	444.39	81	167%	170%
82	665.41	738.79	82	401.94	440.56	82	166%	168%
83	655.04	724.70	83	399.55	437.17	83	164%	166%
84	645.87	712.28	84	397.39	434.13	84	163%	164%
85	637.75	701.27	85	395.42	431.37	85	161%	163%
86	630.51	691.46	86	393.62	428.85	86	160%	161%
87	624.06	682.71	87	391.96	426.53	87	159%	160%
88	618.29	674.87	88	390.42	424.38	88	158%	159%
89	613.14	667.84	89	388.99	422.38	89	158%	158%
90	608.52	661.53	90	387.65	420.51	90	157%	157%
91	579.32	628.25	91	379.05	411.09	91	153%	153%
92	552.61	598.04	92	370.83	402.11	92	149%	149%
93	527.93	570.21	93	362.94	393.50	93	145%	145%
94	505.05	544.51	94	355.36	385.23	94	142%	141%
95	483.82	520.70	95	348.09	377.31	95	139%	138%
96	464.06	498.62	96	341.11	369.71	96	136%	135%
97	445.65	478.09	97	334.41	362.42	97	133%	132%
98	428.47	458.96	98	327.98	355.42	98	131%	129%
99	412.42	441.13	99	321.81	348.72	99	128%	126%
100	397.40	424.47	100	316.07	342.59	100	126%	124%
101	397.40	424.47	101	282.56	293.84	101	141%	144%
102	397.40	424.47	102	282.56	293.84	102	141%	144%
103	397.40	424.47	103	282.56	293.84	103	141%	144%
104	397.40	424.47	104	282.56	293.84	104	141%	144%
105	397.40	424.47	105	282.56	293.84	105	141%	144%
106	397.40	424.47	106	282.56	293.84	106	141%	144%
107	397.40	424.47	107	282.56	293.84	107	141%	144%
108	397.40	424.47	108	282.56	293.84	108	141%	144%
109	397.40	424.47	109	282.56	293.84	109	141%	144%
110	397.40	424.47	110	282.56	293.84	110	141%	144%

* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.
** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected
1	18,599	0	36	0.00
2	17,838	13	39	0.34
3	17,364	14	42	0.33
4	16,959	18	46	0.39
5	16,647	17	51	0.33
6	16,360	40	57	0.70
7	16,115	42	63	0.66
8	15,916	35	71	0.50
9	15,423	38	78	0.49
10	10,244	25	62	0.40
11	4,839	13	34	0.38
12	814	2	7	0.31
Average	167,118	257	586	0.44

* Expected: Pricing assumptions, see actuarial memorandum section 9c, "**Pricing Claim Costs**"

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment E2.2
Actual to Expected Claim Termination

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	20	8	8	1.03
2nd quarter	54	17	12	1.48
3rd quarter	35	3	4	0.74
4th quarter	30	3	2	1.23
2	100	22	29	0.75
3	63	6	17	0.35
4	46	10	13	0.79
5	25	2	7	0.31
6	15	5	6	0.86
7	7	0	2	0.00
8	5	1	1	0.73
9	1	0	0	0.00
Total	400	78	101	0.76

* Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex

Lincoln Benefit Life Company
Nationwide Experience Projection without Proposed Rate Increase
Policy Form: LB-7000-P
Policies Issued Before October 1, 2003
Attachment F1

	Calendar Year	Without Interest					With Interest			Cumulative					at:	
		Earned Premium	Paid Claims	Loss Ratio	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims	Loss Ratio	Year End 2014	5.50% Factor 1.0550
Historical Experience	2002	6,079	0	0.0%	0	0.0%	11,871	0	0	11,871	0	0.0%	0	0.0%	12.5	1.9528
	2003	5,802,538	0	0.0%	0	0.0%	10,740,421	0	0	10,752,292	0	0.0%	0	0.0%	11.5	1.8510
	2004	5,034,789	12,261	0.2%	281,478	5.6%	8,833,486	21,511	493,850	19,585,778	21,511	0.1%	493,850	2.5%	10.5	1.7545
	2005	5,593,154	61,656	1.1%	199,033	3.6%	9,301,545	102,535	330,997	28,887,323	124,047	0.4%	824,847	2.9%	9.5	1.6630
	2006	5,504,172	131,476	2.4%	891,516	16.2%	8,676,367	207,249	1,405,320	37,563,690	331,295	0.9%	2,230,166	5.9%	8.5	1.5763
	2007	5,436,271	219,350	4.0%	455,310	8.4%	8,122,591	327,742	680,300	45,686,281	659,037	1.4%	2,910,466	6.4%	7.5	1.4941
	2008	5,679,602	361,351	6.4%	160,200	2.8%	8,043,756	511,765	226,883	53,730,037	1,170,802	2.2%	3,137,350	5.8%	6.5	1.4163
	2009	5,471,592	425,487	7.8%	923,259	16.9%	7,345,177	571,182	1,239,401	61,075,214	1,741,984	2.9%	4,376,751	7.2%	5.5	1.3424
	2010	5,120,083	524,473	10.2%	1,013,074	19.8%	6,514,979	667,358	1,289,072	67,590,193	2,409,342	3.6%	5,665,823	8.4%	4.5	1.2724
	2011	5,077,309	544,120	10.7%	845,686	16.7%	6,123,746	656,264	1,019,982	73,713,940	3,065,606	4.2%	6,685,805	9.1%	3.5	1.2061
	2012	4,883,898	820,577	16.8%	1,575,231	32.3%	5,583,387	938,103	1,800,841	79,297,327	4,003,710	5.0%	8,486,646	10.7%	2.5	1.1432
	2013	3,124,924	1,044,657	33.4%	743,343	23.8%	3,386,243	1,132,016	805,505	82,683,570	5,135,725	6.2%	9,292,150	11.2%	1.5	1.0836
	2014	2,746,132	1,200,625	43.7%	1,685,540	61.4%	2,820,640	1,233,200	1,731,272	85,504,210	6,368,925	7.4%	11,023,422	12.9%	0.5	1.0271
	Projected Future Experience	2015	2,498,452	1,845,676	73.9%	1,617,044	64.7%	2,432,455	1,796,922	1,574,329	87,936,665	8,165,847	9.3%	12,597,751	14.3%	-0.5
2016		2,439,009	1,936,325	79.4%	1,859,227	76.2%	2,250,788	1,786,897	1,715,749	90,187,453	9,952,744	11.0%	14,313,501	15.9%	-1.5	0.9228
2017		2,375,086	2,195,781	92.5%	2,130,672	89.7%	2,077,534	1,920,692	1,863,741	92,264,987	11,873,436	12.9%	16,177,241	17.5%	-2.5	0.8747
2018		2,306,499	2,470,071	107.1%	2,431,206	105.4%	1,912,360	2,047,981	2,015,757	94,177,347	13,921,417	14.8%	18,192,998	19.3%	-3.5	0.8291
2019		2,233,377	2,796,950	125.2%	2,759,167	123.5%	1,755,198	2,198,106	2,168,412	95,932,545	16,119,522	16.8%	20,361,410	21.2%	-4.5	0.7859
2020		2,155,523	3,115,539	144.5%	3,116,810	144.6%	1,605,699	2,320,837	2,321,784	97,538,244	18,440,359	18.9%	22,683,194	23.3%	-5.5	0.7449
2021		2,072,246	3,492,671	168.5%	3,502,755	169.0%	1,463,189	2,466,134	2,473,254	99,001,433	20,906,493	21.1%	25,156,448	25.4%	-6.5	0.7061
2022		1,983,657	3,900,205	196.6%	3,911,829	197.2%	1,327,618	2,610,322	2,618,101	100,329,050	23,516,815	23.4%	27,774,549	27.7%	-7.5	0.6693
2023		1,889,983	4,354,633	230.4%	4,337,065	229.5%	1,198,980	2,762,521	2,751,376	101,528,031	26,279,336	25.9%	30,525,925	30.1%	-8.5	0.6344
2024		1,792,161	4,806,756	268.2%	4,770,132	266.2%	1,077,652	2,890,372	2,868,349	102,605,683	29,169,708	28.4%	33,394,274	32.5%	-9.5	0.6013
2025		1,693,368	5,324,064	314.4%	5,210,535	307.7%	965,163	3,034,537	2,969,829	103,570,845	32,204,245	31.1%	36,364,104	35.1%	-10.5	0.5700
2026		1,594,156	5,862,875	367.8%	5,660,981	355.1%	861,247	3,167,432	3,058,359	104,432,092	35,371,677	33.9%	39,422,463	37.7%	-11.5	0.5403
2027		1,494,821	6,417,169	429.3%	6,111,498	408.8%	765,479	3,286,153	3,129,622	105,197,571	38,657,830	36.7%	42,552,085	40.4%	-12.5	0.5121
2028		1,395,725	6,977,129	499.9%	6,546,719	469.1%	677,472	3,386,636	3,177,719	105,875,043	42,044,466	39.7%	45,729,804	43.2%	-13.5	0.4854
2029		1,297,277	7,533,375	580.7%	6,966,258	537.0%	596,859	3,466,003	3,205,080	106,471,903	45,510,469	42.7%	48,934,884	46.0%	-14.5	0.4601
2030		1,199,921	8,072,885	672.8%	7,364,469	613.7%	523,286	3,520,592	3,211,651	106,995,189	49,031,061	45.8%	52,146,535	48.7%	-15.5	0.4361
2031		1,104,065	8,579,296	777.1%	7,725,302	699.7%	456,383	3,546,387	3,193,375	107,451,572	52,577,447	48.9%	55,339,909	51.5%	-16.5	0.4134
2032		1,010,214	9,043,077	895.2%	8,042,403	796.1%	395,818	3,543,220	3,151,141	107,847,390	56,120,668	52.0%	58,491,050	54.2%	-17.5	0.3918
2033		918,896	9,456,625	1029.1%	8,308,019	904.1%	341,268	3,512,090	3,085,510	108,188,658	59,632,758	55.1%	61,576,560	56.9%	-18.5	0.3714
2034		830,652	9,809,824	1181.0%	8,510,488	1024.6%	292,413	3,453,331	2,995,929	108,481,071	63,086,090	58.2%	64,572,489	59.5%	-19.5	0.3520
2035		746,036	10,084,754	1351.8%	8,639,282	1158.0%	248,934	3,365,037	2,882,718	108,730,005	66,451,127	61.1%	67,455,207	62.0%	-20.5	0.3337
2036		665,562	10,272,172	1543.4%	8,692,075	1306.0%	210,504	3,248,886	2,749,132	108,940,509	69,700,012	64.0%	70,204,339	64.4%	-21.5	0.3163
2037		589,645	10,367,960	1758.3%	8,673,310	1470.9%	176,771	3,108,229	2,600,187	109,117,280	72,808,241	66.7%	72,804,526	66.7%	-22.5	0.2998
2038		518,671	10,367,270	1998.8%	8,571,025	1652.5%	147,387	2,945,992	2,435,566	109,264,667	75,754,233	69.3%	75,240,092	68.9%	-23.5	0.2842
2039		452,937	10,263,857	2266.1%	8,398,579	1854.2%	121,998	2,764,556	2,262,145	109,386,665	78,518,789	71.8%	77,502,238	70.9%	-24.5	0.2693
2040		392,618	10,070,255	2564.9%	8,166,761	2080.1%	100,238	2,571,004	2,085,029	109,486,903	81,089,793	74.1%	79,587,267	72.7%	-25.5	0.2553
2041		337,788	9,793,937	2899.4%	7,871,836	2330.4%	81,744	2,370,102	1,904,960	109,568,646	83,459,895	76.2%	81,492,227	74.4%	-26.5	0.2420
2042		288,427	9,443,086	3274.0%	7,524,935	2609.0%	66,160	2,166,064	1,726,077	109,634,806	85,625,959	78.1%	83,218,304	75.9%	-27.5	0.2294
2043		244,384	9,031,751	3695.7%	7,142,974	2922.9%	53,135	1,963,708	1,553,045	109,687,940	87,589,667	79.9%	84,771,349	77.3%	-28.5	0.2174
2044		205,442	8,568,903	4171.0%	6,731,968	3276.8%	42,339	1,765,947	1,387,377	109,730,280	89,355,614	81.4%	86,158,726	78.5%	-29.5	0.2061
2045		171,338	8,068,377	4709.0%	6,296,399	3674.8%	33,470	1,576,109	1,229,964	109,763,749	90,931,723	82.8%	87,388,689	79.6%	-30.5	0.1953
2046		141,738	7,539,579	5319.4%	5,839,218	4119.7%	26,244	1,396,030	1,081,191	109,789,994	92,327,753	84.1%	88,469,880	80.6%	-31.5	0.1852
2047	116,264	6,989,741	6011.9%	5,374,585	4622.7%	20,405	1,226,750	943,279	109,810,399	93,554,503	85.2%	89,413,158	81.4%	-32.5	0.1755	
2048	94,550	6,429,454	6800.1%	4,909,246	5192.2%	15,729	1,069,588	816,690	109,826,128	94,624,091	86.2%	90,229,849	82.2%	-33.5	0.1664	
2049	76,213	5,870,361	7702.6%	4,450,363	5839.4%	12,018	925,667	701,755	109,838,146	95,549,759	87.0%	90,931,604	82.8%	-34.5	0.1577	
2050	60,867	5,322,389	8744.3%	4,008,835	6586.2%	9,097	795,508	599,178	109,847,243	96,345,266	87.7%	91,530,782	83.3%	-35.5	0.1495	
2051	48,143	4,790,246	9950.0%	3,586,364	7449.4%	6,821	678,646	508,089	109,854,063	97,023,912	88.3%	92,038,871	83.8%	-36.5	0.1417	
2052	37,708	4,279,430	11348.8%	3,187,671	8453.5%	5,064	574,670	428,062	109,859,127	97,598,582	88.8%	92,466,932	84.2%	-37.5	0.1343	
2053	29,234	3,796,558	12986.6%	2,817,326	9637.0%	3,721	483,248	358,606	109,862,848	98,081,830	89.3%	92,825,538	84.5%	-38.5	0.1273	
2054	22,422	3,348,674	14934.5%	2,480,267	11061.5%	2,705	404,018	299,245	109,865,554	98,485,848	89.6%	93,124,783	84.8%	-39.5	0.1207	
Past Future Lifetime	Past	59,480,543	5,346,033	9.0%	8,773,668	14.8%	85,504,210	6,368,925	11,023,422	85,504,210	6,368,925	7.4%	11,023,422	12.9%		
	Future	39,525,075	262,689,680	664.6%	224,245,598	567.4%	24,361,344	92,116,923	82,101,361	24,361,344	92,116,923	378.1%	82,101,361	337.0%		
	Lifetime	99,005,618	268,035,713	270.7%	233,019,266	235.4%	109,865,554	98,485,848	93,124,783	109,865,554	98,485,848	89.6%	93,124,783	84.8%		

Lincoln Benefit Life Company
Nationwide Experience Projection with Proposed Rate Increase*
Policy Form: LB-7000-P
Policies Issued Before October 1, 2003
Attachment F2

	Calendar Year	Without Interest				With Interest			Cumulative					at: Year End 2014	5.50% Factor 1.0550	
		Earned Premium	Paid Claims	Loss Ratio	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims			Loss Ratio
Historical Experience	2002	6,079	0	0.0%	0	0.0%	11,871	0	0	11,871	0	0.0%	0	0.0%	12.5	1.9528
	2003	5,802,538	0	0.0%	0	0.0%	10,740,421	0	0	10,752,292	0	0.0%	0	0.0%	11.5	1.8510
	2004	5,034,789	12,261	0.2%	281,478	5.6%	8,833,486	21,511	493,850	19,585,778	21,511	0.1%	493,850	2.5%	10.5	1.7545
	2005	5,593,154	61,656	1.1%	199,033	3.6%	9,301,545	102,535	330,997	28,887,323	124,047	0.4%	824,847	2.9%	9.5	1.6630
	2006	5,504,172	131,476	2.4%	891,516	16.2%	8,676,367	207,249	1,405,320	37,563,690	331,295	0.9%	2,230,166	5.9%	8.5	1.5763
	2007	5,436,271	219,350	4.0%	455,310	8.4%	8,122,591	327,742	680,300	45,686,281	659,037	1.4%	2,910,466	6.4%	7.5	1.4941
	2008	5,679,602	361,351	6.4%	160,200	2.8%	8,043,756	511,765	226,883	53,730,037	1,170,802	2.2%	3,137,350	5.8%	6.5	1.4163
	2009	5,471,592	425,487	7.8%	923,259	16.9%	7,345,177	571,182	1,239,401	61,075,214	1,741,984	2.9%	4,376,751	7.2%	5.5	1.3424
	2010	5,120,083	524,473	10.2%	1,013,074	19.8%	6,514,979	667,358	1,289,072	67,590,193	2,409,342	3.6%	5,665,823	8.4%	4.5	1.2724
	2011	5,077,309	544,120	10.7%	845,686	16.7%	6,123,746	656,264	1,019,982	73,713,940	3,065,606	4.2%	6,685,805	9.1%	3.5	1.2061
	2012	4,883,898	820,577	16.8%	1,575,231	32.3%	5,583,387	938,103	1,800,841	79,297,327	4,003,710	5.0%	8,486,646	10.7%	2.5	1.1432
	2013	3,124,924	1,044,657	33.4%	743,343	23.8%	3,386,243	1,132,016	805,505	82,683,570	5,135,725	6.2%	9,292,150	11.2%	1.5	1.0836
	2014	2,746,132	1,200,625	43.7%	1,685,540	61.4%	2,820,640	1,233,200	1,731,272	85,504,210	6,368,925	7.4%	11,023,422	12.9%	0.5	1.0271
Projected Future Experience	2015	2,838,435	1,826,702	64.4%	1,570,422	55.3%	2,763,457	1,778,450	1,528,939	88,267,667	8,147,375	9.2%	12,552,361	14.2%	-0.5	0.9736
	2016	3,102,797	1,874,792	60.4%	1,752,019	56.5%	2,863,352	1,730,112	1,616,814	91,131,019	9,877,487	10.8%	14,169,175	15.5%	-1.5	0.9228
	2017	3,021,478	2,107,649	69.8%	2,007,811	66.5%	2,642,946	1,843,602	1,756,272	93,773,965	11,721,089	12.5%	15,925,447	17.0%	-2.5	0.8747
	2018	2,934,224	2,357,396	80.3%	2,291,015	78.1%	2,432,818	1,954,560	1,899,522	96,206,783	13,675,649	14.2%	17,824,969	18.5%	-3.5	0.8291
	2019	2,841,202	2,659,963	93.6%	2,600,065	91.5%	2,232,883	2,090,449	2,043,375	98,439,666	15,766,097	16.0%	19,868,344	20.2%	-4.5	0.7859
	2020	2,742,159	2,953,597	107.7%	2,937,085	107.1%	2,042,698	2,200,203	2,187,903	100,482,364	17,966,300	17.9%	22,056,247	22.0%	-5.5	0.7449
	2021	2,636,218	3,304,369	125.3%	3,300,775	125.2%	1,861,403	2,333,177	2,330,639	102,343,767	20,299,477	19.8%	24,386,886	23.8%	-6.5	0.7061
	2022	2,523,519	3,683,957	146.0%	3,686,261	146.1%	1,688,936	2,465,591	2,467,134	104,032,703	22,765,068	21.9%	26,854,020	25.8%	-7.5	0.6693
	2023	2,404,351	4,109,275	170.9%	4,086,977	170.0%	1,525,289	2,606,870	2,592,724	105,557,991	25,371,937	24.0%	29,446,743	27.9%	-8.5	0.6344
	2024	2,279,906	4,531,621	198.8%	4,495,072	197.2%	1,370,941	2,724,929	2,702,952	106,928,932	28,096,866	26.3%	32,149,695	30.1%	-9.5	0.6013
	2025	2,154,226	5,018,531	233.0%	4,910,080	227.9%	1,227,836	2,860,394	2,798,580	108,156,768	30,957,260	28.6%	34,948,275	32.3%	-10.5	0.5700
	2026	2,028,014	5,526,070	272.5%	5,334,552	263.0%	1,095,639	2,985,473	2,882,005	109,252,407	33,942,733	31.1%	37,830,280	34.6%	-11.5	0.5403
	2027	1,901,644	6,048,264	318.1%	5,759,091	302.8%	973,808	3,097,241	2,949,159	110,226,216	37,039,974	33.6%	40,779,439	37.0%	-12.5	0.5121
	2028	1,775,578	6,575,843	370.3%	6,169,216	347.4%	861,850	3,191,856	2,994,482	111,088,065	40,231,829	36.2%	43,773,921	39.4%	-13.5	0.4854
	2029	1,650,338	7,099,945	430.2%	6,564,562	397.8%	759,298	3,266,588	3,020,265	111,847,363	43,498,417	38.9%	46,794,187	41.8%	-14.5	0.4601
	2030	1,526,485	7,608,289	498.4%	6,939,812	454.6%	665,701	3,317,981	3,026,458	112,513,065	46,816,398	41.6%	49,820,644	44.3%	-15.5	0.4361
	2031	1,404,542	8,085,426	575.7%	7,279,838	518.3%	580,590	3,342,238	3,009,235	113,093,654	50,158,636	44.4%	52,829,880	46.7%	-16.5	0.4134
	2032	1,285,148	8,522,369	663.1%	7,578,654	589.7%	503,541	3,339,199	2,969,437	113,597,196	53,497,835	47.1%	55,799,316	49.1%	-17.5	0.3918
	2033	1,168,979	8,912,035	762.4%	7,828,954	669.7%	434,146	3,309,835	2,907,591	114,031,342	56,807,670	49.8%	58,706,907	51.5%	-18.5	0.3714
	2034	1,056,718	9,244,844	874.9%	8,019,748	758.9%	371,994	3,254,443	2,823,175	114,403,336	60,062,112	52.5%	61,530,081	53.8%	-19.5	0.3520
	2035	949,073	9,503,648	1001.4%	8,141,115	857.8%	316,683	3,171,136	2,716,492	114,720,019	63,233,249	55.1%	64,246,574	56.0%	-20.5	0.3337
	2036	846,698	9,680,168	1143.3%	8,190,864	967.4%	267,794	3,061,646	2,590,609	114,987,813	66,294,895	57.7%	66,837,183	58.1%	-21.5	0.3163
	2037	750,120	9,770,412	1302.5%	8,173,181	1089.6%	224,880	2,929,089	2,450,252	115,212,692	69,223,984	60.1%	69,287,435	60.1%	-22.5	0.2998
	2038	659,829	9,769,759	1480.6%	8,076,794	1224.1%	187,499	2,776,202	2,295,124	115,400,191	72,000,186	62.4%	71,582,559	62.0%	-23.5	0.2842
	2039	576,206	9,672,029	1678.6%	7,914,292	1373.5%	155,200	2,605,147	2,131,703	115,555,392	74,605,333	64.6%	73,714,263	63.8%	-24.5	0.2693
	2040	499,471	9,489,574	1899.9%	7,695,842	1540.8%	127,518	2,422,752	1,964,800	115,682,910	77,028,086	66.6%	75,679,063	65.4%	-25.5	0.2553
	2041	429,718	9,229,189	2147.7%	7,417,923	1726.2%	103,990	2,233,435	1,795,114	115,786,901	79,261,521	68.5%	77,474,177	66.9%	-26.5	0.2420
	2042	366,924	8,898,569	2425.2%	7,091,025	1932.6%	84,165	2,041,162	1,626,546	115,871,066	81,302,683	70.2%	79,100,723	68.3%	-27.5	0.2294
	2043	310,894	8,510,954	2737.6%	6,731,089	2165.1%	67,595	1,850,475	1,463,492	115,938,661	83,153,158	71.7%	80,564,215	69.5%	-28.5	0.2174
	2044	261,354	8,074,795	3089.6%	6,343,783	2427.3%	53,862	1,664,117	1,307,377	115,992,523	84,817,275	73.1%	81,871,592	70.6%	-29.5	0.2061
	2045	217,969	7,603,130	3488.2%	5,933,330	2722.1%	42,579	1,485,226	1,159,040	116,035,102	86,302,501	74.4%	83,030,632	71.6%	-30.5	0.1953
	2046	180,312	7,104,825	3940.3%	5,502,512	3051.7%	33,387	1,315,530	1,018,846	116,068,489	87,618,031	75.5%	84,049,478	72.4%	-31.5	0.1852
	2047	147,906	6,586,692	4453.3%	5,064,671	3424.2%	25,959	1,156,012	888,886	116,094,447	88,774,043	76.5%	84,938,364	73.2%	-32.5	0.1755
	2048	120,282	6,058,713	5037.1%	4,626,164	3846.1%	20,010	1,007,913	769,597	116,114,457	89,781,956	77.3%	85,707,962	73.8%	-33.5	0.1664
	2049	96,954	5,531,859	5705.6%	4,193,742	4325.5%	15,288	872,291	661,290	116,129,745	90,654,247	78.1%	86,369,251	74.4%	-34.5	0.1577
	2050	77,432	5,015,484	6477.3%	3,777,673	4878.7%	11,573	749,636	564,628	116,141,319	91,403,883	78.7%	86,933,879	74.9%	-35.5	0.1495
	2051	61,246	4,514,026	7370.4%	3,379,564	5518.1%	8,677	639,513	478,791	116,149,996	92,043,396	79.2%	87,412,670	75.3%	-36.5	0.1417
	2052	47,971	4,032,665	8406.5%	3,003,860	6261.8%	6,442	541,533	403,378	116,156,437	92,584,929	79.7%	87,816,048	75.6%	-37.5	0.1343
	2053	37,191	3,577,637	9619.7%	2,654,871	7138.5%	4,734	455,383	337,928	116,161,171	93,040,312	80.1%	88,153,976	75.9%	-38.5	0.1273
	2054	28,525	3,155,579	11062.6%	2,337,248	8193.7%	3,442	380,721	281,989	116,164,613	93,421,033	80.4%	88,435,965	76.1%	-39.5	0.1207
Past	59,480,543	5,346,033	9.0%	8,773,668	14.8%	85,504,210	6,368,925	11,023,422	85,504,210	6,368,925	7.4%	11,023,422	12.9%			
Future	49,942,038	247,830,647	496.2%	211,361,554	423.2%	30,660,403	87,052,108	77,412,543	30,660,403	87,052,108	283.9%	77,412,543	252.5%			
Lifetime	109,422,581	253,176,680	231.4%	220,135,222	201.2%	116,164,613	93,421,033	88,435,965	116,164,613	93,421,033	80.4%	88,435,965	76.1%			

* Proposed rate increase: 35%; projection includes a 3% shock lapse rate, a 11% benefit reduction, 50% of the rate increase implemented in 2015 and the rest in 2016.

Lincoln Benefit Life Company
Virginia Experience Projection without proposed Rate Increase
Policy Form: LB-7000-P-VA
Policies Issued Before October 1, 2003
Attachment G1

Calendar Year	Without Interest					With Interest			Cumulative					at:	
	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims	Loss Ratio	Year End 2014	5.50% Factor 1.0550
Historical Experience	2002	0	0	0.0%	0	0.0%	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2003	3,048	0	0.0%	0	0.0%	5,642	0	0	5,642	0.0%	0	0.0%	11.5	1.8510
	2004	4,506	0	0.0%	0	0.0%	7,905	0	0	13,547	0.0%	0	0.0%	10.5	1.7545
	2005	5,129	0	0.0%	0	0.0%	8,529	0	0	22,076	0.0%	0	0.0%	9.5	1.6630
	2006	5,112	0	0.0%	0	0.0%	8,058	0	0	30,134	0.0%	0	0.0%	8.5	1.5763
	2007	5,134	0	0.0%	0	0.0%	7,671	0	0	37,805	0.0%	0	0.0%	7.5	1.4941
	2008	5,477	0	0.0%	0	0.0%	7,756	0	0	45,561	0.0%	0	0.0%	6.5	1.4163
	2009	5,361	0	0.0%	0	0.0%	7,197	0	0	52,758	0.0%	0	0.0%	5.5	1.3424
	2010	5,109	0	0.0%	0	0.0%	6,500	0	0	59,258	0.0%	0	0.0%	4.5	1.2724
	2011	5,134	0	0.0%	0	0.0%	6,192	0	0	65,450	0.0%	0	0.0%	3.5	1.2061
	2012	5,235	0	0.0%	0	0.0%	5,985	0	0	71,435	0.0%	0	0.0%	2.5	1.1432
	2013	1,606	0	0.0%	0	0.0%	1,740	0	0	73,175	0.0%	0	0.0%	1.5	1.0836
	2014	1,678	0	0.0%	0	0.0%	1,723	0	0	74,899	0.0%	0	0.0%	0.5	1.0271
Projected Future Experience	2015	1,534	125	8.1%	335	21.8%	1,493	122	326	76,392	0.2%	326	0.4%	-0.5	0.9736
	2016	1,519	203	13.3%	383	25.2%	1,402	187	353	77,794	0.4%	679	0.9%	-1.5	0.9228
	2017	1,503	296	19.7%	440	29.3%	1,315	259	385	79,108	0.7%	1,064	1.3%	-2.5	0.8747
	2018	1,487	388	26.1%	508	34.2%	1,233	322	421	80,341	1.1%	1,485	1.8%	-3.5	0.8291
	2019	1,469	481	32.7%	585	39.8%	1,155	378	460	81,496	1.6%	1,945	2.4%	-4.5	0.7859
	2020	1,451	575	39.6%	677	46.6%	1,081	428	504	82,577	2.1%	2,449	3.0%	-5.5	0.7449
	2021	1,432	682	47.7%	791	55.2%	1,011	482	558	83,588	2.6%	3,008	3.6%	-6.5	0.7061
	2022	1,411	806	57.1%	922	65.3%	944	540	617	84,532	3.2%	3,625	4.3%	-7.5	0.6693
	2023	1,389	949	68.3%	1,070	77.0%	881	602	679	85,414	3.9%	4,304	5.0%	-8.5	0.6344
	2024	1,365	1,114	81.6%	1,243	91.1%	821	670	747	86,235	4.6%	5,051	5.9%	-9.5	0.6013
	2025	1,340	1,302	97.1%	1,439	107.4%	764	742	820	86,998	5.4%	5,871	6.7%	-10.5	0.5700
	2026	1,314	1,516	115.4%	1,664	126.6%	710	819	899	87,709	6.3%	6,770	7.7%	-11.5	0.5403
	2027	1,287	1,762	136.9%	1,921	149.2%	659	902	984	88,368	7.3%	7,754	8.8%	-12.5	0.5121
	2028	1,260	2,044	162.2%	2,209	175.4%	611	992	1,072	88,979	8.4%	8,826	9.9%	-13.5	0.4854
	2029	1,231	2,362	192.0%	2,534	205.9%	566	1,087	1,166	89,545	9.5%	9,992	11.2%	-14.5	0.4601
	2030	1,201	2,724	226.9%	2,908	242.2%	524	1,188	1,268	90,069	10.8%	11,260	12.5%	-15.5	0.4361
	2031	1,169	3,132	267.8%	3,329	284.7%	483	1,295	1,376	90,552	12.2%	12,636	14.0%	-16.5	0.4134
	2032	1,137	3,586	315.4%	3,778	332.2%	446	1,405	1,480	90,998	13.6%	14,116	15.5%	-17.5	0.3918
	2033	1,104	4,069	368.7%	4,187	379.4%	410	1,511	1,555	91,408	15.2%	15,671	17.1%	-18.5	0.3714
	2034	1,068	4,599	430.5%	4,663	436.4%	376	1,619	1,641	91,784	15.5%	17,313	18.9%	-19.5	0.3520
	2035	1,031	5,149	499.2%	5,123	496.7%	344	1,718	1,710	92,128	17.2%	19,022	20.6%	-20.5	0.3337
	2036	993	5,657	569.9%	5,482	552.2%	314	1,789	1,734	92,442	19.0%	20,756	22.5%	-21.5	0.3163
	2037	952	6,132	644.1%	5,858	615.3%	285	1,838	1,756	92,728	20.8%	22,512	24.3%	-22.5	0.2998
	2038	910	6,541	718.9%	6,142	675.1%	259	1,859	1,745	92,986	22.7%	24,258	26.1%	-23.5	0.2842
	2039	866	6,914	798.6%	6,461	746.2%	233	1,862	1,740	93,219	24.6%	25,998	27.9%	-24.5	0.2693
	2040	821	7,234	881.7%	6,720	819.1%	209	1,847	1,716	93,429	26.4%	27,714	29.7%	-25.5	0.2553
	2041	774	7,426	959.3%	6,793	877.6%	187	1,797	1,644	93,616	28.3%	29,358	31.4%	-26.5	0.2420
	2042	727	7,530	1036.3%	6,820	938.6%	167	1,727	1,564	93,783	30.2%	30,922	33.0%	-27.5	0.2294
	2043	678	7,574	1117.6%	6,737	994.2%	147	1,647	1,465	93,930	32.0%	32,387	34.5%	-28.5	0.2174
	2044	627	7,484	1193.2%	6,624	1056.1%	129	1,542	1,365	94,059	33.7%	33,752	35.9%	-29.5	0.2061
	2045	576	7,264	1262.1%	6,417	1114.8%	112	1,419	1,253	94,172	35.3%	35,005	37.2%	-30.5	0.1953
	2046	523	6,911	1322.5%	6,061	1159.8%	97	1,280	1,122	94,269	36.7%	36,128	38.1%	-31.5	0.1852
	2047	469	6,502	1387.3%	5,664	1208.5%	82	1,141	994	94,351	38.1%	37,122	39.3%	-32.5	0.1755
	2048	415	6,078	1464.6%	5,186	1249.4%	69	1,011	863	94,420	39.2%	37,984	40.3%	-33.5	0.1664
	2049	362	5,559	1533.7%	4,692	1294.5%	57	877	740	94,477	40.3%	38,724	41.0%	-34.5	0.1577
	2050	312	4,971	1594.7%	4,172	1338.4%	47	743	624	94,524	41.2%	39,348	41.6%	-35.5	0.1495
	2051	264	4,316	1634.3%	3,557	1347.0%	37	611	504	94,561	41.9%	39,852	42.1%	-36.5	0.1417
	2052	220	3,649	1656.4%	2,980	1352.7%	30	490	400	94,591	42.6%	40,252	42.6%	-37.5	0.1343
	2053	181	2,990	1653.0%	2,439	1348.3%	23	381	310	94,614	43.1%	40,562	42.9%	-38.5	0.1273
	2054	146	2,411	1650.6%	1,976	1352.7%	18	291	238	94,631	43.8%	40,801	43.1%	-39.5	0.1207
Past	52,527	0	0.0%	0	0.0%	74,899	0	0	74,899	0	0.0%	0	0.0%		
Future	38,517	151,010	392.1%	141,489	367.3%	19,733	41,420	40,801	19,733	41,420	209.9%	40,801	206.8%		
Lifetime	91,044	151,010	165.9%	141,489	155.4%	94,631	41,420	40,801	94,631	41,420	43.8%	40,801	43.1%		

Lincoln Benefit Life Company
Virginia Experience Projection with proposed Rate Increase*
Policy Form: LB-7000-P-VA
Policies Issued Before October 1, 2003
Attachment G2

Calendar Year	Without Interest					With Interest			Cumulative					at:	5.50%	
	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims	Loss Ratio	Year End 2014	Factor 1.0550	
Historical Experience	2002	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	12.5	1.9528
	2003	3,048	0	0.0%	0	0.0%	5,642	0	0	5,642	0	0.0%	0	0.0%	11.5	1.8510
	2004	4,506	0	0.0%	0	0.0%	7,905	0	0	13,547	0	0.0%	0	0.0%	10.5	1.7545
	2005	5,129	0	0.0%	0	0.0%	8,529	0	0	22,076	0	0.0%	0	0.0%	9.5	1.6630
	2006	5,112	0	0.0%	0	0.0%	8,058	0	0	30,134	0	0.0%	0	0.0%	8.5	1.5763
	2007	5,134	0	0.0%	0	0.0%	7,671	0	0	37,805	0	0.0%	0	0.0%	7.5	1.4941
	2008	5,477	0	0.0%	0	0.0%	7,756	0	0	45,561	0	0.0%	0	0.0%	6.5	1.4163
	2009	5,361	0	0.0%	0	0.0%	7,197	0	0	52,758	0	0.0%	0	0.0%	5.5	1.3424
	2010	5,109	0	0.0%	0	0.0%	6,500	0	0	59,258	0	0.0%	0	0.0%	4.5	1.2724
	2011	5,134	0	0.0%	0	0.0%	6,192	0	0	65,450	0	0.0%	0	0.0%	3.5	1.2061
	2012	5,235	0	0.0%	0	0.0%	5,985	0	0	71,435	0	0.0%	0	0.0%	2.5	1.1432
	2013	1,606	0	0.0%	0	0.0%	1,740	0	0	73,175	0	0.0%	0	0.0%	1.5	1.0836
	2014	1,678	0	0.0%	0	0.0%	1,723	0	0	74,899	0	0.0%	0	0.0%	0.5	1.0271
Projected Future Experience	2015	1,743	121	7.0%	325	18.7%	1,697	118	317	76,595	118	0.2%	317	0.4%	-0.5	0.9736
	2016	1,932	191	9.9%	361	18.7%	1,783	176	333	78,378	294	0.4%	650	0.8%	-1.5	0.9228
	2017	1,912	279	14.6%	415	21.7%	1,673	244	363	80,051	538	0.7%	1,012	1.3%	-2.5	0.8747
	2018	1,891	366	19.4%	479	25.3%	1,568	304	397	81,619	842	1.0%	1,409	1.7%	-3.5	0.8291
	2019	1,869	453	24.2%	551	29.5%	1,469	356	433	83,088	1,198	1.4%	1,842	2.2%	-4.5	0.7859
	2020	1,846	542	29.4%	638	34.6%	1,375	404	475	84,463	1,601	1.9%	2,317	2.7%	-5.5	0.7449
	2021	1,822	643	35.3%	745	40.9%	1,286	454	526	85,750	2,055	2.4%	2,844	3.3%	-6.5	0.7061
	2022	1,795	760	42.3%	869	48.4%	1,201	508	582	86,951	2,564	2.9%	3,425	3.9%	-7.5	0.6693
	2023	1,767	895	50.6%	1,008	57.1%	1,121	568	640	88,072	3,131	3.6%	4,065	4.6%	-8.5	0.6344
	2024	1,737	1,050	60.4%	1,171	67.4%	1,044	631	704	89,116	3,762	4.2%	4,769	5.4%	-9.5	0.6013
	2025	1,705	1,227	71.9%	1,356	79.5%	972	699	773	90,088	4,462	5.0%	5,542	6.2%	-10.5	0.5700
	2026	1,672	1,429	85.5%	1,568	93.8%	903	772	847	90,992	5,234	5.8%	6,389	7.0%	-11.5	0.5403
	2027	1,638	1,661	101.4%	1,810	110.5%	839	850	927	91,830	6,084	6.6%	7,316	8.0%	-12.5	0.5121
	2028	1,602	1,926	120.2%	2,081	129.9%	778	935	1,010	92,608	7,019	7.6%	8,326	9.0%	-13.5	0.4854
	2029	1,565	2,226	142.2%	2,388	152.5%	720	1,024	1,099	93,328	8,043	8.6%	9,425	10.1%	-14.5	0.4601
	2030	1,527	2,567	168.1%	2,740	179.4%	666	1,119	1,195	93,994	9,162	9.7%	10,620	11.3%	-15.5	0.4361
	2031	1,488	2,952	198.4%	3,137	210.9%	615	1,220	1,297	94,609	10,382	11.0%	11,917	12.6%	-16.5	0.4134
	2032	1,447	3,380	233.6%	3,560	246.1%	567	1,324	1,395	95,176	11,707	12.3%	13,312	14.0%	-17.5	0.3918
	2033	1,404	3,835	273.1%	3,945	281.0%	521	1,424	1,465	95,698	13,131	13.7%	14,777	15.4%	-18.5	0.3714
	2034	1,359	4,334	318.9%	4,394	323.3%	478	1,526	1,547	96,176	14,656	15.2%	16,324	17.0%	-19.5	0.3520
	2035	1,312	4,852	369.8%	4,828	367.9%	438	1,619	1,611	96,614	16,275	16.8%	17,935	18.6%	-20.5	0.3337
	2036	1,263	5,331	422.1%	5,166	409.1%	399	1,686	1,634	97,013	17,961	18.5%	19,569	20.2%	-21.5	0.3163
	2037	1,211	5,779	477.1%	5,520	455.7%	363	1,732	1,655	97,377	19,694	20.2%	21,224	21.8%	-22.5	0.2998
	2038	1,157	6,163	532.5%	5,788	500.1%	329	1,751	1,645	97,705	21,445	21.9%	22,868	23.4%	-23.5	0.2842
	2039	1,101	6,515	591.5%	6,088	552.8%	297	1,755	1,640	98,002	23,200	23.7%	24,508	25.0%	-24.5	0.2693
	2040	1,044	6,817	653.1%	6,333	606.7%	266	1,740	1,617	98,269	24,941	25.4%	26,125	26.6%	-25.5	0.2553
	2041	985	6,998	710.6%	6,401	650.1%	238	1,693	1,549	98,507	26,634	27.0%	27,674	28.1%	-26.5	0.2420
	2042	924	7,096	767.6%	6,427	695.2%	212	1,628	1,474	98,719	28,262	28.6%	29,148	29.5%	-27.5	0.2294
	2043	862	7,137	827.9%	6,349	736.4%	187	1,552	1,380	98,906	29,813	30.1%	30,529	30.9%	-28.5	0.2174
	2044	798	7,052	883.9%	6,242	782.3%	164	1,453	1,286	99,071	31,267	31.6%	31,815	32.1%	-29.5	0.2061
	2045	732	6,845	934.9%	6,047	825.8%	143	1,337	1,181	99,214	32,604	32.9%	32,996	33.3%	-30.5	0.1953
	2046	665	6,513	979.6%	5,712	859.1%	123	1,206	1,058	99,337	33,810	34.0%	34,054	34.3%	-31.5	0.1852
2047	596	6,127	1027.6%	5,337	895.2%	105	1,075	937	99,442	34,885	35.1%	34,991	35.2%	-32.5	0.1755	
2048	528	5,728	1084.9%	4,887	925.5%	88	953	813	99,529	35,838	36.0%	35,803	36.0%	-33.5	0.1664	
2049	461	5,239	1136.1%	4,422	958.9%	73	826	697	99,602	36,664	36.8%	36,501	36.6%	-34.5	0.1577	
2050	397	4,684	1181.3%	3,931	991.4%	59	700	588	99,661	37,364	37.5%	37,088	37.2%	-35.5	0.1495	
2051	336	4,067	1210.6%	3,352	997.8%	48	576	475	99,709	37,941	38.1%	37,563	37.7%	-36.5	0.1417	
2052	280	3,439	1227.0%	2,808	1002.0%	38	462	377	99,747	38,402	38.5%	37,940	38.0%	-37.5	0.1343	
2053	230	2,818	1224.4%	2,298	998.7%	29	359	293	99,776	38,761	38.8%	38,233	38.3%	-38.5	0.1273	
2054	186	2,272	1222.7%	1,862	1002.0%	22	274	225	99,798	39,035	39.1%	38,457	38.5%	-39.5	0.1207	
Past	52,527	0	0.0%	0	0.0%	74,899	0	0	74,899	0	0.0%	0	0.0%			
Future	48,791	142,306	291.7%	133,340	273.3%	24,900	39,035	38,457	24,900	39,035	156.8%	38,457	154.4%			
Lifetime	101,318	142,306	140.5%	133,340	131.6%	99,798	39,035	38,457	99,798	39,035	39.1%	38,457	38.5%			

* Proposed rate increase: 35%; projection includes a 3% shock lapse rate, a 11% benefit reduction, 50% of the rate increase implemented in 2015 and the rest in 2016.

Lincoln Benefit Life Company
Policy Form: LB-7000-P
Policies Issued Before October 1, 2003

Attachment H1
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Nationwide

Policy Duration	Earned Premium*	Incurred Claims	Policyholder Count	Claim Count	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
1	6,601,616	0	3,356	0	0.00%	0.00%	1.20%	-
2	5,185,908	291,618	3,104	4	5.66%	2.34%	2.10%	1.11
3	5,565,369	630,292	2,944	2	11.41%	4.97%	3.70%	1.34
4	5,468,901	868,449	2,863	3	16.00%	7.28%	5.60%	1.30
5	5,479,233	100,003	2,751	4	1.84%	6.33%	7.90%	0.80
6	5,627,784	242,037	2,652	6	4.34%	6.02%	10.50%	0.57
7	5,378,011	1,666,801	2,564	6	31.31%	8.80%	12.80%	0.69
8	5,119,137	576,276	2,500	10	11.37%	9.01%	15.00%	0.60
9	5,069,348	1,210,603	2,425	14	24.13%	10.17%	17.10%	0.59
10	5,084,673	778,745	2,377	10	15.48%	10.51%	19.10%	0.55
11	2,727,573	1,705,935	2,335	8	63.03%	12.28%	21.40%	0.57
12	2,650,383	916,106	2,306	8	34.81%	12.95%	23.80%	0.54
13	2,563,027	1,689,972	2,269	17	65.96%	14.38%	26.20%	0.55
14	2,426,037	1,951,223	2,227	19	80.43%	15.95%	28.60%	0.56
15	2,361,121	2,232,101	2,182	21	94.54%	17.63%	31.00%	0.57
16	2,291,559	2,542,207	2,133	23	110.94%	19.43%	33.40%	0.58
17	2,217,461	2,879,504	2,080	25	129.86%	21.35%	35.70%	0.60
18	2,138,490	3,248,166	2,023	26	151.89%	23.39%	38.00%	0.62
19	2,054,077	3,641,743	1,960	28	177.29%	25.55%	40.20%	0.64
20	1,964,387	4,058,422	1,893	30	206.60%	27.83%	42.30%	0.66
21	1,869,642	4,487,181	1,821	32	240.00%	30.21%	44.20%	0.68
22	1,771,343	4,922,007	1,746	33	277.87%	32.67%	46.20%	0.71
23	1,672,359	5,366,558	1,670	34	320.90%	35.22%	48.00%	0.73
24	1,572,992	5,821,836	1,592	35	370.11%	37.84%	49.70%	0.76
25	1,473,564	6,268,370	1,512	36	425.39%	40.51%	51.30%	0.79
26	1,374,455	6,701,253	1,431	37	487.56%	43.22%	52.80%	0.82
27	1,276,074	7,114,192	1,350	37	557.51%	45.94%	54.30%	0.85
28	1,178,877	7,503,861	1,267	37	636.53%	48.67%	55.60%	0.88
29	1,083,307	7,849,686	1,185	37	724.60%	51.38%	56.80%	0.90
30	989,861	8,149,224	1,103	37	823.27%	54.05%	57.90%	0.93
31	899,073	8,396,196	1,021	36	933.87%	56.67%	58.52%	0.97
32	811,497	8,571,464	941	35	1056.25%	59.20%	59.14%	1.00
33	727,672	8,671,250	862	34	1191.64%	61.64%	59.76%	1.03
34	648,089	8,704,542	786	33	1343.11%	63.96%	60.38%	1.06
35	573,164	8,654,355	712	31	1509.93%	66.15%	61.00%	1.08
36	503,265	8,526,567	641	29	1694.25%	68.21%	61.62%	1.11
37	438,665	8,331,813	575	28	1899.36%	70.11%	62.24%	1.13
38	379,515	8,077,935	512	26	2128.49%	71.87%	62.86%	1.14
39	325,867	7,760,330	453	24	2381.44%	73.47%	63.48%	1.16
40	277,677	7,396,523	399	21	2663.72%	74.92%	64.10%	1.17
41	234,777	7,001,674	349	19	2982.27%	76.23%	64.24%	1.19
42	196,935	6,578,400	304	17	3340.39%	77.39%	64.38%	1.20
43	163,871	6,132,500	263	16	3742.28%	78.42%	64.52%	1.22
44	135,236	5,672,294	226	14	4194.36%	79.33%	64.66%	1.23
45	110,649	5,205,105	193	12	4704.15%	80.12%	64.80%	1.24
46	89,743	4,740,563	164	11	5282.38%	80.80%	64.94%	1.24
47	72,132	4,284,934	139	9	5940.40%	81.38%	65.08%	1.25
48	57,435	3,849,553	116	8	6702.49%	81.88%	65.22%	1.26
49	45,286	3,433,392	97	7	7581.58%	82.30%	65.36%	1.26
50	35,353	3,043,178	81	6	8607.91%	82.66%	65.50%	1.26
Grand Total	98,962,467	228,446,937	72,453	1,036	232.01%	82.66%	65.50%	1.26

* UPR, DUE and ADV Prem as of calendar year end, this can cause fluctuations in the earned premium

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA
Policies Issued Before October 1, 2003

Attachment H2
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Virginia

Policy Duration	Earned Premium*	Incurred Claims	Policyholder Count	Claim Count	Actual and Best Estimate	Actual and Best Estimate	Expected	Actual and Best Estimate
					Durational Loss Ratio	Cumulative Loss Ratio	Loss Ratio	to Expected Cumulative Loss Ratio
1	4,064	0	4	0	0.00%	0.00%	1.20%	-
2	4,646	0	4	0	0.00%	0.00%	2.10%	-
3	5,125	0	4	0	0.00%	0.00%	3.70%	-
4	5,117	0	4	0	0.00%	0.00%	5.60%	-
5	5,211	0	4	0	0.00%	0.00%	7.90%	-
6	5,451	0	4	0	0.00%	0.00%	10.50%	-
7	5,304	0	4	0	0.00%	0.00%	12.80%	-
8	5,114	0	4	0	0.00%	0.00%	15.00%	-
9	5,157	0	4	0	0.00%	0.00%	17.10%	-
10	5,260	0	4	0	0.00%	0.00%	19.10%	-
11	1,660	0	4	0	0.00%	0.00%	21.40%	-
12	1,444	215	4	0	14.92%	0.28%	23.80%	0.01
13	1,524	366	4	0	23.99%	0.72%	26.20%	0.03
14	1,508	419	4	0	27.78%	1.18%	28.60%	0.04
15	1,492	484	4	0	32.41%	1.67%	31.00%	0.05
16	1,475	557	4	0	37.78%	2.19%	33.40%	0.07
17	1,457	642	4	0	44.07%	2.75%	35.70%	0.08
18	1,438	750	4	0	52.12%	3.35%	38.00%	0.09
19	1,418	876	4	0	61.77%	4.02%	40.20%	0.10
20	1,397	1,016	4	0	72.76%	4.74%	42.30%	0.11
21	1,373	1,182	4	0	86.04%	5.53%	44.20%	0.13
22	1,349	1,369	4	0	101.49%	6.39%	46.20%	0.14
23	1,323	1,583	3	0	119.64%	7.32%	48.00%	0.15
24	1,297	1,829	3	0	141.10%	8.34%	49.70%	0.17
25	1,269	2,107	3	0	166.04%	9.44%	51.30%	0.18
26	1,240	2,416	3	0	194.82%	10.64%	52.80%	0.20
27	1,211	2,775	3	0	229.25%	11.93%	54.30%	0.22
28	1,180	3,177	3	0	269.27%	13.33%	55.60%	0.24
29	1,148	3,641	3	0	317.14%	14.85%	56.80%	0.26
30	1,115	4,036	3	0	362.02%	16.44%	57.90%	0.28
31	1,080	4,497	3	0	416.29%	18.11%	58.52%	0.31
32	1,044	4,995	3	0	478.46%	19.87%	59.14%	0.34
33	1,006	5,349	2	0	531.81%	21.65%	59.76%	0.36
34	966	5,754	2	0	595.72%	23.46%	60.38%	0.39
35	924	6,038	2	0	653.39%	25.25%	61.00%	0.41
36	881	6,351	2	0	721.24%	27.04%	61.62%	0.44
37	836	6,672	2	0	798.34%	28.82%	62.24%	0.46
38	790	6,768	2	0	857.05%	30.52%	62.86%	0.49
39	743	6,832	2	0	920.00%	32.15%	63.48%	0.51
40	694	6,765	1	0	974.53%	33.68%	64.10%	0.53
41	644	6,668	1	0	1035.13%	35.11%	64.24%	0.55
42	593	6,516	1	0	1098.92%	36.43%	64.38%	0.57
43	540	6,181	1	0	1143.81%	37.61%	64.52%	0.58
44	487	5,813	1	0	1194.30%	38.67%	64.66%	0.60
45	433	5,349	1	0	1235.81%	39.59%	64.80%	0.61
46	380	4,854	1	0	1277.84%	40.38%	64.94%	0.62
47	328	4,372	1	0	1331.32%	41.06%	65.08%	0.63
48	280	3,757	0	0	1343.95%	41.61%	65.22%	0.64
49	234	3,173	0	0	1353.49%	42.05%	65.36%	0.64
50	194	2,608	0	0	1347.62%	42.39%	65.50%	0.65
Grand Total	90,842	138,752	140	1	152.74%	42.39%	65.50%	0.65

* UPR, DUE and ADV Prem as of calendar year end, this can cause fluctuations in the earned premium

Lincoln Benefit Life Company
Policy Form: LB-7000-P
Policies Issued Before October 1, 2003
Attachment II
Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	1,017	2,416,291	94%	95%
Nursing Home Only	70	138,417	6%	5%
Total	1,087	2,554,707	100%	100%
COLA Options				
No COLA	212	431,124	20%	17%
Simple COLA	158	353,382	15%	14%
Compound COLA	717	1,770,201	66%	69%
Total	1,087	2,554,707	100%	100%
Nonforfeiture Options				
None	1,068	2,465,184	98%	96%
SBP	4	9,182	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	5	17,683	0%	1%
Full ROP	10	62,659	1%	2%
Total	1,087	2,554,707	100%	100%
Pay Period				
10 Pay	0	0	0%	0%
Lifetime	1,087	2,554,707	100%	100%
Total	1,087	2,554,707	100%	100%
Joint/Single Life				
Joint	509	1,386,782	47%	54%
Single	578	1,167,925	53%	46%
Total	1,087	2,554,707	100%	100%
Billing Mode				
Annual	389	980,550	36%	38%
Semi-Annual	42	94,399	4%	4%
Quarterly	80	189,379	7%	7%
Monthly	576	1,290,380	53%	51%
Total	1,087	2,554,707	100%	100%
Elimination Period				
0 Days	23	57,726	2%	2%
30 Days	216	500,135	20%	20%
60 Days	1	4,451	0%	0%
90 Days	847	1,992,395	78%	78%
Total	1,087	2,554,707	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	147	288,831	14%	11%
5 Year / 5 Year	108	249,291	10%	10%
Lifetime / Lifetime	829	2,009,211	76%	79%
Lifetime / 2 Year	2	5,368	0%	0%
5 Year / 2 Year	1	2,006	0%	0%
3 Year / 2 Year	0	0	0%	0%
Total	1,087	2,554,707	100%	100%
Issue Age Cohort				
16-25	0	0	0%	0%
26-35	0	0	0%	0%
36-45	33	43,999	3%	2%
46-55	272	502,460	25%	20%
56-65	600	1,394,016	55%	55%
66-75	169	531,823	16%	21%
76-85	13	82,411	1%	3%
>86	0	0	0%	0%
Total	1,087	2,554,707	100%	100%
Daily Benefit Cohort				
\$1-\$50	27	34,896	2%	1%
\$51-\$100	483	944,256	44%	37%
\$101-\$150	479	1,287,164	44%	50%
\$151-\$200	82	236,749	8%	9%
\$201-\$250	9	33,047	1%	1%
\$251-\$300	7	18,595	1%	1%
Total	1,087	2,554,707	100%	100%

Lincoln Benefit Life Company
Policy Form: LB-7000-P-VA
Policies Issued Before October 1, 2003
Attachment I2
Virginia Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	0	0	0%	0%
Nursing Home Only	1	1,511	100%	100%
Total	1	1,511	100%	100%
COLA Options				
No COLA	1	1,511	100%	100%
Simple COLA	0	0	0%	0%
Compound COLA	0	0	0%	0%
Total	1	1,511	100%	100%
Nonforfeiture Options				
None	1	1,511	100%	100%
SBP	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Full ROP	0	0	0%	0%
Total	1	1,511	100%	100%
Pay Period				
10 Pay	0	0	0%	0%
Lifetime	1	1,511	100%	100%
Total	1	1,511	100%	100%
Joint/Single Life				
Joint	1	1,511	100%	100%
Single	0	0	0%	0%
Total	1	1,511	100%	100%
Billing Mode				
Annual	0	0	0%	0%
Semi-Annual	0	0	0%	0%
Quarterly	0	0	0%	0%
Monthly	1	1,511	100%	100%
Total	1	1,511	100%	100%
Elimination Period				
0 Days	0	0	0%	0%
30 Days	0	0	0%	0%
60 Days	0	0	0%	0%
90 Days	1	1,511	100%	100%
Total	1	1,511	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	0	0	0%	0%
5 Year / 5 Year	1	1,511	100%	100%
Lifetime / Lifetime	0	0	0%	0%
Lifetime / 2 Year	0	0	0%	0%
5 Year / 2 Year	0	0	0%	0%
3 Year / 2 Year	0	0	0%	0%
Total	1	1,511	100%	100%
Issue Age Cohort				
16-25	0	0	0%	0%
26-35	0	0	0%	0%
36-45	0	0	0%	0%
46-55	1	1,511	100%	100%
56-65	0	0	0%	0%
66-75	0	0	0%	0%
76-85	0	0	0%	0%
>86	0	0	0%	0%
Total	1	1,511	100%	100%
Daily Benefit Cohort				
\$1-\$50	0	0	0%	0%
\$51-\$100	0	0	0%	0%
\$101-\$150	0	0	0%	0%
\$151-\$200	0	0	0%	0%
\$201-\$250	0	0	0%	0%
\$251-\$300	1	1,511	100%	100%
Total	1	1,511	100%	100%

June 9, 2015

FLESCH SCALE CALCULATIONS

	Words	Syllables	Sentences
LB-7000-P-VA(NQ) + LB-E-BR-VA	6,916	10,384	369
LB-7000-P-VA(NQ) LB-E-NF-VA	6,956	10,446	372
LB-7000-P-VA(Q) + LB-E-BR-VA	7,171	10,686	375
LB-7000-P-VA(Q)+ LB-E-NF-VA	7,211	10,829	378

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:	Lincoln Benefit Life Company NAIC # 65595
SERFF Tracking Number:	LFCR-130330207
Effective Date:	Upon Approval

Revised Rates

Average Annual Premium Per Member:	\$2,039
Average Requested Percentage Rate Change Per Member:	35%
Minimum Requested Percentage Rate Change Per Member:	35%
Maximum Requested Percentage Rate Change Per Member:	35%
Number of Policy Holders Affected :	1

Plans Affected

(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
LB-7000-P-VA(Q) LB-7000-P-VA(NQ)	SeniorLinc Premier

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company’s request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Summary of Key Information Used to Determine Rates
Lincoln Benefit Life Company of America
Policy Form: LB-7000-P-VA(Q) and LB-7000-P-VA(NQ)

Lincoln Benefit Life Company is requesting the approval of a flat premium rate increase of 35% on the original rates filing with policy form LB-7000-P-VA(Q) and LB-7000-P-VA(NQ) for policies issued before the rate stability date of 10/1/2003. No prior rate increase was requested for this form.

The premiums originally charged for your policy were based on a number of assumptions, such as how long policyholders keep their policy in force and how frequently claims are filed.

Because individuals are living longer and fewer people are terminating their coverage, more benefits will be paid than originally projected for policies like yours. As a result, premiums must be adjusted to provide sufficient funds to pay current and future claims.

LINCOLN BENEFIT LIFE

DATE

OWNER NAME

ADDRESS

ADDRESS

POLICY NUMBER

Notice of Premium Rate Increase

Re: Lincoln Benefit Life Company Long-Term Care Insurance Policy POLICY NUMBER

The purpose of this letter is to advise you that premiums are being raised on all policies like yours. The premiums originally charged for your policy were based on a number of factors, such as how long policyholders keep their policy in force and other relevant assumptions. Because individuals are living longer and fewer people are terminating their coverage, more benefits will be paid than originally projected for policies like yours. As a result, premiums must be adjusted to provide sufficient funds to pay current and future claims. The premium for your long-term care insurance policy will increase effective Month XX, 20YY, your next policy anniversary date. As a result, your [modal] premium payment will increase from \$xxx.xx to \$yyy.yy, beginning with the premium payment that is due Month XX, 20YY. As an alternative to paying a higher premium, however, you may choose among policy adjustment options, which are explained below.

Please be assured that this premium increase in no way affects the integrity of your policy, nor is it based on any individual claims history, age, health status, or any other factor related to you personally. Unfortunately, the need for rate increases on long-term care policies is widespread in the insurance industry. However, Lincoln Benefit Life Company remains committed to meeting your long-term care protection needs. In order to lessen the impact of this rate increase on our customers, Lincoln Benefit Life has sought state approval for the smallest increase necessary. The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI. In the event of any premium rate increase, you have the right to a revised premium rate or rate schedule.

We will continue to monitor experience on policies such as yours and will implement future rate actions only if experience proves this to be necessary.

Because we realize that paying an increased rate may not be financially feasible for all of our customers, we are providing options to help you maintain coverage. A long-term care policy represents an important component of a sound financial plan, so you should carefully consider which option best suits your individual circumstances and anticipated future needs. Some of these options may not be of equal value. Before you adjust your benefits or decide to forgo this coverage completely, you should discuss options with your financial advisor. Please keep in mind if you reduce your benefits, you may be unable to increase them in the future.

- **Benefit Reduction:** By reducing your daily maximum benefit from \$xxx.xx to \$yyy.yy, your [modal] premium would be \$zzz.zz. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is reduced accordingly.
- **Benefit Adjustment:** By adjusting other policy features, you may be able to reduce your premiums. These adjustments include lengthening your elimination period, shortening your overall maximum benefit period **or removing certain riders included with your policy**. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit.
- **Non-Payment Option:** If you find that you are unable or unwilling to pay any further premiums on your policy, Lincoln Benefit Life is offering a non-payment option to our long-term care customers. Under this option, if you choose not to pay any future premiums, instead of your policy lapsing and providing no future coverage, it will continue under its current terms, but benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on the rate increase effective date, whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate increase effective date. Claim benefits already paid before the date of lapse would be deducted from this amount.

If you would like information on alternatives to the policy changes specified on the enclosed Coverage Change Request Form, contact customer service at the number listed at the end of this letter. They will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact. **Additionally, you have the right to request a revised premium rate or rate schedule for your policy.**

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it to the indicated address by Month XX, 20YY. In doing so, you will ensure your requested changes are processed prior to Month XX, 20YY, the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to Month XX, 20YY, your benefits will remain unchanged and your coverage will lapse if the increased premium is not received by the end of the grace period provided by your policy.

Should you wish to continue your policy at its current coverage level at the increased premium, you only need to pay the indicated premium when you are billed. No further action is required.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form or the options available to you, please contact our customer service associates at 888-503-8110, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time.

Sincerely,

Lincoln Benefit Life Company

LINCOLN BENEFIT LIFE

DATE

POLICY NUMBER

OWNER NAME
ADDRESS
ADDRESS

Coverage Change Request Form

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

Lincoln Benefit Life Company
Long-Term Care Administrative Office
P.O. Box 4243
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form postmarked by Month XX, 20YY. If your Coverage Change Request Form is not received prior to Month XX, 20YY, your policy benefits will remain unchanged and your coverage will lapse if the increased premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after careful consideration of your personal needs and circumstances as you may not be able to increase your coverage in the future.

Please indicate your choice by checking one of the options below. If you do not check either option or do not return this form, there will be no changes to your policy other than the premium rate increase described in the attached letter. If you wish to discuss other options, please contact your agent or our office at 888-503-8110.

- ☐ Reduce my current daily benefit amount from \$xxx.xx to \$yyy.yy which will result in a [modal] premium of \$zzz.zz beginning with the premium payment which is due Month XX, 20YY. If your policy provides home and community based care benefits, that daily benefit is reduced accordingly.
- ☐ Exercise the Non-Payment Option. I understand renewal notices will still be sent to me.

Signature of Policyholder

Date Signed

**Statement of Variability for Endorsement form LB-E-BR-VA for use with
LB-7000-P-VA(Q) Qualified Long Term Care Insurance Policy & LB-7000-P-VA(NQ) Non-
Qualified Long Term Care Insurance Policy**

Bracket #1 The Policy number will appear which varies by policyholder.

Bracket #2 The Effective date of the change will appear which varies by policyholder.

Bracket #3 The change/benefit reduction will appear which varies by policyholder. The variations are the following:

[The 0 Days Elimination Period has been changed to 30 Days.]

[The 0 Days Elimination Period has been changed to 90 Days.]

[The 30 Days Elimination Period has been changed to 90 Days.]

[The Daily Benefit Amount has been reduced to \$XX.XX.]

[The Lifetime Benefit Period has been reduced to 5 Years.]

[The Lifetime Benefit Period has been reduced to 3 Years.]

[The 5 Years Benefit Period has been reduced to 3 Years.]

[The Compound Benefit Increase Rider has been deleted from your policy.]

[The Compound Benefit Increase Rider has been changed to Simple Benefit Increase Rider.]

[The Simple Benefit Increase Rider has been deleted from your policy.]

[The Full Shortened Benefit Period Nonforfeiture Rider has been deleted from your policy.]

[The Limited Shortened Benefit Period Nonforfeiture Rider has been deleted from your policy.]

[The Shortened Benefit Period Rider has been deleted from your policy.]

[The Home and Community Based Care Waiver of Premium Benefit Rider has been deleted from your policy.]

[The Home and Community Based Care Indemnity Benefit Rider has been deleted from your policy.]

[The Weekly Home and Community Based Care Benefit Rider has been deleted from your policy.]

[The Family Caregiver Benefit Rider has been deleted from your policy.]

**Statement of Variability for Endorsement form LB-E-NF-VA for use with
LB-7000-P-VA(Q) Qualified Long Term Care Insurance Policy & LB-7000-P-VA(NQ) Non-
Qualified Long Term Care Insurance Policy**

Bracket #1 The Policy number will appear which will vary by policyholder.

Bracket #2 The effective date of the change will appear which will vary by policyholder.

Bracket #3 The Nonforfeiture Benefit Amount will appear which will vary by policyholder.

Resolution Life

Resolution Life
5600 N. River Road, Ste.300
Rosemont, IL 60018

September 10, 2014

Mr. Jay R. Peters, FSA, MAAA
Executive Vice President and Chief Actuary
LifeCare Assurance Company
21600 Oxnard Street, Suite 1500
Woodland Hills, CA 91367

Re: LINCOLN BENEFIT LIFE COMPANY
NAIC # 65595
FEIN # 47-0221457

Dear Mr. Peters,

This letter gives LifeCare Assurance Company the authorization to submit the rate filing for review and approval for the LBL-7000 series LTC products, as well as all associated forms and materials, for, and in the name of, Lincoln Benefit Life Company.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joseph Rafson', with a long horizontal flourish extending to the right.

Joseph Rafson
Vice President & Appointed Actuary
Lincoln Benefit Life Company

Lincoln Benefit Life Company

Home Office: Lincoln, Nebraska

Long Term Care Administrative Office

Post Office Box 4243

Woodland Hills, CA 91365-4243

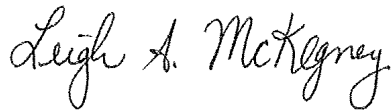
(888) 503-8110

ENDORSEMENT

This endorsement is attached to and made a part of Policy No. [] effective [].

Your election to decrease the benefits of your Long Term Care Policy due to the premium increase has been exercised. []. This change will not alter any other conditions, provisions or limitations under your Policy.

Executed for the Company at its Home Office in Lincoln, Nebraska on its Effective Date.



Leigh McKegney, Secretary



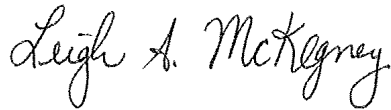
Keith Gubbay, President

Lincoln Benefit Life Company
Home Office: Lincoln, Nebraska
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 503-8110


ENDORSEMENT

This endorsement is attached to and made a part of Policy No. [] effective [].
The Non-Payment Option of your Long Term Care Policy that was provided to you at the time of your premium increase has been exercised. No further premium is due. The Policy will continue under its current terms, but benefits payable will be limited to [\$]. No further increases will occur under any benefit increase rider, if attached to the Policy. Claim benefits already paid before the date of lapse would be deducted from this amount.

Executed for the Company at its Home Office in Lincoln, Nebraska on its Effective Date.



Leigh McKegney, Secretary



Keith Gubbay, President

April 25, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

RE: LINCOLN BENEFIT LIFE COMPANY
FORM NUMBER(S): LB-7000-P-VA(Q), ET AL
TRACKING NUMBER: LFCR-130330207

Dear Ms. Houser:

Thank you for reviewing our filing. This is a response to your letter dated November 19th, 2015 for the above referenced filing.

Objection 1

“Based on the revised 14VAC5-200-150 B, benefits will be deemed reasonable for pre-stability policies only provided the expected loss ratio is greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus 80% applied to any premium rate increase for individual policy forms.

All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing shall use the maximum valuation interest rate for contract reserves as specified in Section 38.2-1371 of the Code of Virginia.

Please amend the exhibits accordingly.”

Please reference Attachment Q1 for the revised loss ratio test in the file attached as: *LB-7000 VA Pre-RS Objection Response Attachments 11 19 15*. Attachments F1 and F2 are included to produce the 65.6%/80% loss ratio test based on the projected population with no increase (i.e., without the shock lapses and benefit reductions). 65.6% is the original pricing lifetime loss ratio. The present and accumulated values in the lifetime projections in Attachment Q1 are determined at the maximum valuation interest rate of 4.5%.

Objection 2

“Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms’ introduction.”

Please find Attachment Q2 in the attached file: *LB-7000 VA Pre-RS Objection Response Attachments 11 19 15*. The historical premium has been restated to the proposed premium, which is 35% higher than the current premium. The present and accumulated values in the lifetime projections in Attachment Q2 are using the current best estimate interest rate 5.5%.

Objection 3

“Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.”

Please reference Attachment Q3 in the attached file: *LB-7000 VA Pre-RS Objection Response Attachments 11 19 15*.

Objection 4

“Provide a copy of the original loss ratio demonstration that was filed when the policy form was first approved.”

Please find Attachment Q3 in the attached file: *LB-7000 VA Pre-RS Objection Response Attachments 11 19 15*.

Objection 5

“Provide a projection of anticipated future experience using the actual inforce policies on the projection date, but using the original premium scale and the original pricing assumptions for lapse, mortality and morbidity to project both future premiums and claims.”

Please find Attachment Q5 in the attached file: *LB-7000 VA Pre-RS Objection Response Attachments 11 19 15*.

Objection 6

“Provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and the incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale with no increases.”

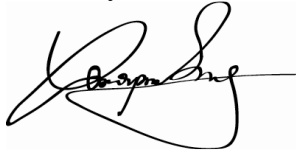
Please find Attachment Q6 in the attached file: *LB-7000 VA Pre-RS Objection Response Attachments 11 19 15*. Please note that the historical incurred claims are discounted using 6.5% original pricing interest rate.

Objection 7

“Under the Rate Action Information in SERFF, the Percent Rate Change Request should be changed from 0% to 35%.”

This has been completed.

Sincerely,

A handwritten signature in black ink, appearing to read 'Xiaoyan Song', with a long horizontal stroke extending to the right.

Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary
818-867-2232
Xiaoyan.Song@LifeCareAssurance.com

October 26, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

RE: LINCOLN BENEFIT LIFE COMPANY
FORM NUMBER(S): LB-7000-P-VA(Q), ET AL
TRACKING NUMBER: LFCR-130330207

Dear Ms. Houser:

Thank you for reviewing our filing. This is a response to your letter dated May 16th, 2016 for the above referenced filing.

Objection 1

“Please provide the active life reserve balance as of 12/31/2014 for the nationwide pre-rate stability policies.”

Active life reserve balance as of 12/31/2014 for the nationwide pre-rate stability policies is \$45,648,128.

Objection 2

“The Bureau has noted that some companies have included significant margins for conservatism in their claim reserves, especially for recent claim years. Please comment on whether the Company’s claim reserves are calculated on a best-estimate basis or include conservatism. If conservatism is included, please provide a projection using best-estimate assumptions for claim reserves.”

The company’s claim reserves are calculated on a best-estimate basis.

Objection 3

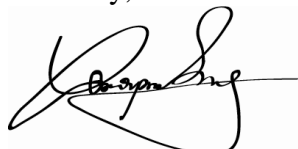
“It is unclear why the company is pursuing such an increase that impacts a single policyholder at this time. Please explain.”

This is a joint policy with two policyholders.

The company is pursuing an increase on the whole block of business. To demonstrate compliance with both 14VAC5-200-150 and 14VAC5-200-153, the rate increase filings in Virginia have been split by policies issued before October 1, 2003, and policies issued on or after October 1, 2003. Please see the following tracking numbers for the company’s Virginia rate increase filings:

	Tracking Number
For Policies Issued Before October 1, 2003:	LFCR-130330207
For Policies Issued On or After October 1, 2003:	LFCR-130038440

Sincerely,

A handwritten signature in black ink, appearing to read 'Xiaoyan Song', with a stylized flourish extending to the right.

Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary
818-867-2232
Xiaoyan.Song@LifeCareAssurance.com

November 1, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

RE: LINCOLN BENEFIT LIFE COMPANY
FORM NUMBER(S): LB-7000-P-VA(Q), ET AL
TRACKING NUMBER: LFCR-130330207

Dear Ms. Houser:

Thank you for reviewing our filing. This is a response to your letter dated October 31, 2016 for the above referenced filing.

Objection 1

“Please explain the difference between the Paid Claims column and the Incurred Claims column in the projection exhibit. Typically, we would expect to see that incurred claims equals paid claims plus claim reserves at the projection date for past claim years. For future years, we would expect that paid and incurred are equal, but in your projection many of the incurred claim amounts are less than the paid claims. Do the incurred claims include the release of active life reserves? If so, please provide a set of projections which do not include active life reserves.”

The incurred claims projections do not include the release of active life reserves.

Paid claims are based on the claim payments for each calendar year while incurred claims are expected claim costs for each incurral year.

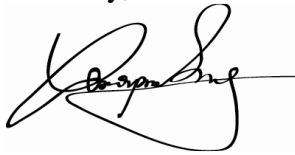
For any given calendar year, incurred claims include any claims incurred in that year that have or will eventually be paid out. For example, 2012 incurred claims would include any claims incurred in 2012 that were paid out in 2012, 2013, or 2014, along with any remaining claim reserve set up for 2012 incurrals as of year-end of 2014 (the end of the historical period). All actual claim payments and claim reserve are discounted back to the incurral date using the best estimate interest rate. Incurred claims for future years are projected using the best estimate incidence and discounted lengths of stay assumptions.

For each calendar year, the paid claims include any claims paid in that year, regardless of the incurred year of claims. For example, a paid claim in 2013 might have been incurred in 2012, 2011, or any preceding year where there were active policies. Future paid claims are projected using the expected payments for claims already incurred, and potential payments from projected future incurred claims. The best estimate lengths of stay used to project paid claims is undiscounted.

Therefore, if there are enough payments that need to be made from previous years' incurred claims plus payments from new claims projected to be incurred in current year, the paid claims for the current year may be higher than incurred claims for the same year. In addition, interest plays a big role in the projection of calendar year paid claims using undiscounted lengths of stay and incurral year incurred claims using discounted lengths of stay.

Model simplification also contributes to the difference between the present values of those two columns. For example, the model uses monthly projections for incurrals and yearly projections for paid, simply dividing by 12 to get the monthly paid.

Sincerely,

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Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary
818-867-2232
Xiaoyan.Song@LifeCareAssurance.com

November 8, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

RE: LINCOLN BENEFIT LIFE COMPANY
FORM NUMBER(S): LB-7000-P-VA(Q), ET AL
TRACKING NUMBER: LFCR-130330207

Dear Ms. Houser:

Thank you for reviewing our filing. This is a response to your letter dated November 8, 2016 for the above referenced filing.

Objection 1

“According to the Actuarial Memorandum and policyholder letter, the Company has stated an 80% rate increase would be needed in order to certify the filing. Please amend the Rate/Rule Schedule to reflect 80% as the Overall Percentage Change.

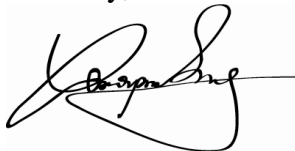
The Rate/Rule Schedule has been amended to reflect 80% as the Overall Percentage Change.

Objection 2

“Please confirm the policyholder letters and endorsement forms attached to SERFF filing # LFCR-130038440 will be used for this filing.”

I confirm the policyholder letters and endorsement forms attached to SERFF filing #LFCR-130038440 will be used for this filing.

Sincerely,

A handwritten signature in black ink, appearing to read 'Xiaoyan Song', with a stylized flourish at the end.

Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary
818-867-2232
Xiaoyan.Song@LifeCareAssurance.com

November 9, 2016

Janet Houser
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

RE: LINCOLN BENEFIT LIFE COMPANY
FORM NUMBER(S): LB-7000-P-VA(Q), ET AL
TRACKING NUMBER: LFCR-130330207

Dear Ms. Houser:

Thank you for reviewing our filing. This is a response to your letter dated November 9, 2016 for the above referenced filing.

Objection 1

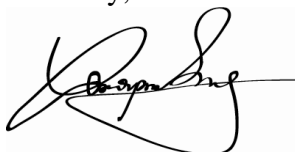
“Through an oversight on my part, the narrative to the Rate Renew Summary needs to be revised slightly.

The Summary will be available on our website for consumers to access. Its purpose is to explain in consumer friendly language what are the causes for a rate increase request. The narrative as written explains that experience as been unfavorable but it is uncertain a policyholder or consumer would understand why maintaining a reasonable lifetime loss ratio translates to a rate increase. To resolve our concern, the Company should include wording similar to the following contained in the policyholder letter which address this:

‘The premiums originally charged for your policy were based on a number of assumptions, such as how long policyholder keep their policy in force and how frequently claims are filed. Because individuals are living longer and fewer people are terminating their coverage, more benefits will be paid than originally projected for policies like yours. As a result, premiums must be adjusted to provide sufficient funds to pay current and future claims.’”

The Rate Renew Summary has been updated.

Sincerely,

A handwritten signature in black ink, appearing to read 'Xiaoyan Song', with a stylized flourish at the end.

Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary
818-867-2232

Xiaoyan.Song@LifeCareAssurance.com

State: Virginia **Filing Company:** Lincoln Benefit Life Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Senior Linc Premier
Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/13/2015	Withdrawn 11/08/2016	Form	ENDORSEMENT	11/19/2015	LB-E-BR-VA.pdf (Superceded)
11/13/2015	Withdrawn 11/08/2016	Form	ENDORSEMENT	11/19/2015	LB-E-NF-VA.pdf (Superceded)
11/13/2015	Withdrawn 11/08/2016	Rate	LBL 7000 VA Pre-RS Proposed Rates	04/28/2016	LBL 7000 VA Pre-RS Proposed Rates.pdf
11/13/2015	Withdrawn 05/11/2017	Supporting Document	Long Term Care Insurance Rate Request Summary	11/09/2016	Health Ins Rate Rqst Combined.pdf (Superceded)

Lincoln Benefit Life Company

Home Office: Lincoln, Nebraska

Long Term Care Administrative Office

Post Office Box 4243

Woodland Hills, CA 91365-4243

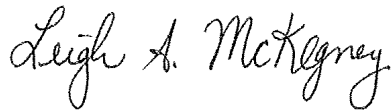
(888) 503-8110

ENDORSEMENT


This endorsement is attached to and made a part of Policy No. [] effective [].

Your election to decrease the benefits of your Long Term Care Policy due to the premium increase has been exercised. []. This change will not alter any other conditions, provisions or limitations under your Policy.

Executed for the Company at its Home Office in Lincoln, Nebraska on its Effective Date.



Leigh McKegney, Secretary



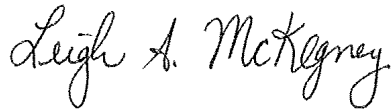
Keith Gubbay, President

Lincoln Benefit Life Company
Home Office: Lincoln, Nebraska
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 503-8110

ENDORSEMENT

This endorsement is attached to and made a part of Policy No. [] effective [].
The Non-Payment Option of your Long Term Care Policy that was provided to you at the time of your premium increase has been exercised. No further premium is due. The Policy will continue under its current terms, but benefits payable will be limited to [\$]. No further increases will occur under any benefit increase rider, if attached to the Policy. Claim benefits already paid before the date of lapse would be deducted from this amount.

Executed for the Company at its Home Office in Lincoln, Nebraska on its Effective Date.



Leigh McKegney, Secretary



Keith Gubbay, President

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number:	Lincoln Benefit Life Company NAIC # 65595
SERFF Tracking Number:	LFCR-130330207
Effective Date:	Upon Approval

Revised Rates

Average Annual Premium Per Member:	\$2,039
Average Requested Percentage Rate Change Per Member:	35%
Minimum Requested Percentage Rate Change Per Member:	35%
Maximum Requested Percentage Rate Change Per Member:	35%
Number of Policy Holders Affected :	1

Plans Affected

(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
LB-7000-P-VA(Q) LB-7000-P-VA(NQ)	SeniorLinc Premier

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company’s request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Summary of Key Information Used to Determine Rates

Lincoln Benefit Life Company of America

Policy Form: LB-7000-P-VA(Q) and LB-7000-P-VA(NQ)

Lincoln Benefit Life Company is requesting the approval of a flat premium rate increase of 35% on the original rates filed with policy form LB-7000-P-VA(Q) and LB-7000-P-VA(NQ) for policies issued before the rate stability date of 10/1/2003. No prior rate increase was requested for this form.

As part of the in-force management of the business, Lincoln Benefit Life and its reinsurers regularly conduct experience analysis to determine the current best estimate assumptions and lifetime loss ratios are projected using these assumptions. Recent studies indicate that the mortality and lapse experience have been unfavorable and expected to remain lower than the pricing assumptions going forward. An increase on the originally filed rates is needed to adjust to this current experience and to maintain a reasonable lifetime loss ratio.